



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [CITIGROUP INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [2,291,413,000](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[388 GREENWICH STREET](#)
[NEW YORK, NY 10013](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	2,345,854,750			2,222,139,000			1,979,195,500			1,923,700,750			1,875,656,000		
Net income (\$000)	21,952,000			11,047,000			19,401,000			18,045,000			-6,798,000		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.78	2.60	10	1.95	2.77	13	2.36	3.01	20	2.42	3.08	20	2.42	2.92	22
+ Non-interest income	1.25	1.04	67	1.36	1.21	62	1.33	1.32	60	1.39	1.31	62	1.42	1.35	57
- Overhead expense	2.06	2.17	46	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25	2.26	2.72	25
- Provision for credit losses	-0.17	-0.09	30	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90	0.40	0.16	90
+ Securities gains (losses)	0.01	0.01	78	0.06	0.02	85	0.07	0.01	95	0.01	0	92	0.04	0.01	88
+ Other tax equivalent adjustments	0	0	7	0	0	88	0	0	4	0	0	4	-0.01	0	2
= Pretax net operating income (tax equivalent)	1.17	1.66	12	0.62	1.04	17	1.21	1.56	20	1.22	1.57	19	1.22	1.43	26
Net operating income	0.94	1.26	15	0.50	0.81	19	0.98	1.19	21	0.94	1.24	20	-0.36	0.89	3
Net income	0.94	1.26	15	0.50	0.82	19	0.98	1.19	21	0.94	1.24	21	-0.36	0.90	3
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.29	3.06	12	2.78	3.55	13	4.14	4.41	30	3.94	4.24	31	3.56	3.80	31
Interest expense	0.40	0.25	82	0.71	0.52	76	1.62	1.08	84	1.36	0.86	85	0.93	0.60	81
Net interest income (tax equivalent)	1.89	2.80	10	2.07	3.01	13	2.52	3.33	20	2.58	3.38	21	2.63	3.19	22
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.70	0.11	95	1.08	0.27	93	1.12	0.21	94	1.06	0.22	92	1.12	0.24	92
Earnings coverage of net loan and lease losses (X)	4.98	39.72	16	3.88	22.91	17	4.11	24.40	18	4.21	21.75	18	4.12	19.67	16
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.40	1.23	92	3.63	1.58	95	1.80	0.83	94	1.77	0.90	92	1.82	0.98	91
Allowance for loan and lease losses / Total loans and leases	2.33	1.20	91	3.59	1.55	95	1.78	0.81	94	1.76	0.89	92	1.80	0.96	91
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.52	0.49	61	0.83	0.71	66	0.59	0.57	56	0.54	0.61	45	0.72	0.72	55
30-89 days past due loans and leases / Total loans and leases	0.58	0.32	82	0.60	0.39	79	0.72	0.43	81	0.54	0.44	68	0.57	0.47	66
Liquidity and Funding															
Net noncore funding dependence	41.22	-2.33	97	52.51	3.20	96	58.48	14.45	96	53.17	16.62	96	54.56	17.03	95
Net short-term noncore funding dependence	-28.41	-7.71	9	-21.91	-4.76	12	-7.81	3.38	15	-9.29	4.66	14	-6.02	4.83	18
Net loans and leases / Total assets	30.06	58.67	6	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9	36.68	62.73	11
Capitalization															
Tier 1 leverage ratio	7.21	8.98	8	7.37	9.13	6	7.96	9.76	10	8.32	9.71	11	8.82	9.53	26
Holding company equity capital / Total assets	8.81	10.71	19	8.82	11.16	16	9.90	12.43	20	10.23	12.22	21	10.90	11.94	40
Total equity capital (including minority interest) / Total assets	8.84	10.82	18	8.86	11.29	16	9.94	12.57	19	10.28	12.27	21	10.95	12.01	40
Common equity tier 1 capital / Total risk-weighted assets	12.25	12.42	51	11.85	12.38	45	11.79	12.17	48	11.86	12.12	54	12.99	12.19	73
Net loans and leases / Equity capital (X)	3.41	5.53	8	3.36	5.58	10	3.65	5.21	14	3.51	5.29	15	3.37	5.27	14
Cash dividends / Net income	23.85	28.27	41	48.83	42.30	61	28.41	33.12	39	27.92	27.31	42		31.29	
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	1.39	10.50	13	15.83	16.68	49	1.76	9.26	18	4.07	7	44	2.81	8.28	31
Equity capital	1.27	7.46	20	3.21	6.99	32	-1.52	10.49	4	-2.25	7.89	12	-10.83	10.18	2
Net loans and leases	2.89	3.36	53	-5.10	9.07	9	2.45	9.10	25	1.88	7.89	20	7.28	9.38	52
Noncore funding	-7.29	-14.79	64	11.16	-12.18	77	4.85	6.59	52	6.40	10.67	49	10.53	5.59	66
Parent Company Ratios															
Short-term debt / Equity capital	4.52	0.57	90	7.82	0.77	92	3.67	1.02	82	7.52	1.14	89	8.08	1.07	89
Long-term debt / Equity capital	76.28	10.95	95	76.83	13.56	93	72.34	13.04	94	64.98	13.37	93	67	12.69	93
Equity investment in subsidiaries / Equity capital	110.56	103.22	83	106.93	102.81	75	104.60	103.22	59	104.65	103.10	59	104.76	102.10	65
Cash from ops + noncash items + op expense / Op expense + dividends	88.56	154.48	19	97.58	147.24	19	262.10	190.27	78	240.99	174.91	81	327.45	148.20	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	36,106,000	40,753,000	49,106,000	47,100,000	42,454,000	-11.40	-11.67
Income from lease financing receivables.....	21,000	-80,000	55,000	84,000	80,000		-70.83
Fully taxable income on loans and leases.....	36,122,000	40,661,000	49,156,000	47,178,000	42,528,000	-11.16	-11.77
Tax-exempt income on loans and leases.....	5,000	12,000	5,000	6,000	6,000	-58.33	0.00
Estimated tax benefit on income on loans and leases.....	783	1,616	620	733	1,896	-51.56	-47.11
Income on loans and leases (tax equivalent).....	36,127,783	40,674,616	49,161,620	47,184,733	42,535,896	-11.18	-11.77
Investment interest income (tax equivalent).....	7,296,217	7,895,384	9,720,380	9,282,267	8,251,104	-7.59	-3.71
Interest on balances due from depository institutions.....	577,000	928,000	2,682,000	2,203,000	1,645,000	-37.82	-40.88
Interest income on other earning assets.....	6,518,000	8,631,000	14,990,000	12,300,000	9,140,000	-24.48	-23.23
Total interest income (tax equivalent).....	50,519,000	58,129,000	76,554,000	70,970,000	61,572,000	-13.09	-12.89
Interest on time deposits of \$250K or more	25,000	213,000	483,000	324,000	215,000	-88.26	
Interest on time deposits < \$250K.....	222,000	502,000	679,000	196,000	34,000	-55.78	
Interest on foreign office deposits	1,809,000	3,153,000	6,328,000	5,116,000	4,156,000	-42.63	-51.34
Interest on other deposits	840,000	1,808,000	4,714,000	3,124,000	1,361,000	-53.54	31.66
Interest on other borrowings and trading liabilities.....	4,857,000	8,068,000	16,548,000	14,518,000	9,172,000	-39.80	-29.43
Interest on subordinated debt and mandatory convertible securities	1,036,000	1,009,000	1,166,000	1,187,000	1,206,000	2.68	-10.92
Total interest expense.....	8,789,000	14,753,000	29,918,000	24,465,000	16,144,000	-40.43	-30.05
Net interest income (tax equivalent).....	41,730,000	43,376,000	46,636,000	46,505,000	45,428,000	-3.79	-8.14
Non-interest income.....	29,231,000	30,151,000	26,301,000	26,764,000	26,662,000	-3.05	16.32
Adjusted operating income (tax equivalent)	70,961,000	73,527,000	72,937,000	73,269,000	72,090,000	-3.49	0.57
Overhead expense.....	48,303,000	45,591,000	42,598,000	42,913,000	42,373,000	5.95	12.91
Provision for credit losses.....	-3,891,000	15,939,000	8,218,000	7,354,000	7,503,000		
Securities gains (losses)	317,000	1,441,000	1,331,000	287,000	718,000	-78.00	-48.37
Other tax equivalent adjustments	-3,000	10,000	-32,000	-40,000	-128,000		
Pretax net operating income (tax equivalent).....	27,510,000	13,682,000	23,913,000	23,460,000	22,804,000	101.07	27.36
Applicable income taxes	5,451,000	2,525,000	4,430,000	5,357,000	29,388,000	115.88	-15.41
Tax equivalent adjustments	41,000	50,000	12,000	15,000	43,000	-18.00	-66.67
Applicable income taxes (tax equivalent).....	5,492,000	2,575,000	4,442,000	5,372,000	29,431,000	113.28	-16.37
Minority interest	73,000	40,000	66,000	35,000	60,000	82.50	14.06
Net income before discontinued operations, net of minority interest	21,945,000	11,067,000	19,405,000	18,053,000	-6,687,000	98.29	46.59
Discontinued operations, net of applicable income taxes.....	7,000	-20,000	-4,000	-8,000	-111,000		
Net income attributable to holding company.....	21,952,000	11,047,000	19,401,000	18,045,000	-6,798,000	98.71	47.21
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	22,025,000	11,087,000	19,467,000	18,080,000	-6,738,000	98.66	47.07
Investment securities income (tax equivalent).....	7,296,217	7,895,384	9,720,380	9,282,267	8,251,104	-7.59	-3.71
US Treasury and agency securities (excluding mortgage-backed securities)	1,506,000	1,520,000	1,975,000	2,397,000	1,848,000	-0.92	-20.74
Mortgage-backed securities	1,767,000	1,986,000	2,605,000	1,923,000	1,950,000	-11.03	-1.72
All other securities	4,023,217	4,389,384	5,140,380	4,962,267	4,453,104	-8.34	3.70
Cash dividends declared.....	5,236,000	5,394,000	5,512,000	5,039,000	3,808,000	-2.93	128.55
Common	4,196,000	4,299,000	4,403,000	3,865,000	2,595,000	-2.40	245.63
Preferred.....	1,040,000	1,095,000	1,109,000	1,174,000	1,213,000	-5.02	-3.44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.15	2.85	13	2.62	3.27	13	3.87	4	37	3.69	3.87	35	3.28	3.47	35
Less: Interest expense	0.37	0.23	82	0.66	0.48	77	1.51	0.98	84	1.27	0.79	85	0.86	0.55	81
Equals: Net interest income (tax equivalent)	1.78	2.60	10	1.95	2.77	13	2.36	3.01	20	2.42	3.08	20	2.42	2.92	22
Plus: Non-interest income	1.25	1.04	67	1.36	1.21	62	1.33	1.32	60	1.39	1.31	62	1.42	1.35	57
Equals: adjusted operating income (tax equivalent)	3.02	3.70	14	3.31	4.04	17	3.69	4.41	18	3.81	4.46	19	3.84	4.33	25
Less: Overhead expense	2.06	2.17	46	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25	2.26	2.72	25
Less: Provision for credit losses	-0.17	-0.09	30	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90	0.40	0.16	90
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	90
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	78	0.06	0.02	85	0.07	0.01	95	0.01	0	92	0.04	0.01	88
Plus: other tax equivalent adjustments	0	0	7	0	0	88	0	0	4	0	0	4	-0.01	0	2
Equals: Pretax net operating income (tax equivalent)	1.17	1.66	12	0.62	1.04	17	1.21	1.56	20	1.22	1.57	19	1.22	1.43	26
Less: Applicable income taxes (tax equivalent)	0.23	0.38	13	0.12	0.23	18	0.22	0.36	13	0.28	0.33	32	1.57	0.55	98
Less: Minority interest	0	0	88	0	0	85	0	0	80	0	0	79	0	0	79
Equals: Net operating income	0.94	1.26	15	0.50	0.81	19	0.98	1.19	21	0.94	1.24	20	-0.36	0.89	3
Plus: Net extraordinary items	0	0	97	0	0	1	0	0	3	0	0	5	-0.01	0	1
Equals: Net income	0.94	1.26	15	0.50	0.82	19	0.98	1.19	21	0.94	1.24	21	-0.36	0.90	3
Memo: Net income (last four quarters)	0.94	1.26	15	0.50	0.82	19	0.98	1.19	20	0.94	1.24	20	-0.36	0.91	3
Net income—BHC and noncontrolling (minority) interest	0.94	1.27	13	0.50	0.83	17	0.98	1.20	21	0.94	1.25	21	-0.36	0.91	3
Margin Analysis															
Average earning assets / Average assets	93.93	93.08	61	94.16	92.32	72	93.37	91.05	75	93.56	91.48	74	92.13	91.61	55
Average interest-bearing funds / Average assets	66.95	61.99	74	68.08	64.06	70	67.43	65.57	61	64.29	65.56	43	61.41	65.75	35
Interest income (tax equivalent) / Average earning assets	2.29	3.06	12	2.78	3.55	13	4.14	4.41	30	3.94	4.24	31	3.56	3.80	31
Interest expense / Average earning assets	0.40	0.25	82	0.71	0.52	76	1.62	1.08	84	1.36	0.86	85	0.93	0.60	81
Net interest income (tax equivalent) / Average earning assets	1.89	2.80	10	2.07	3.01	13	2.52	3.33	20	2.58	3.38	21	2.63	3.19	22
Yield or Cost															
Total loans and leases (tax equivalent)	5.20	4.01	91	5.80	4.27	93	7.03	5.09	92	6.84	4.95	93	6.48	4.52	92
Interest-bearing bank balances	0.20	0.14	93	0.35	0.27	74	1.47	2.04	21	1.27	1.64	21	1.05	1.05	53
Federal funds sold and reverse repos	0.33	0.25	73	0.80	0.68	64	2.59	2.44	66	2.05	2.17	49	1.31	1.41	56
Trading assets	1.52	0.45	82	1.79	0.60	79	2.69	0.99	80	2.43	1.11	76	2.18	1.11	73
Total earning assets	2.29	3.04	12	2.78	3.51	13	4.14	4.36	33	3.94	4.20	33	3.55	3.73	34
Investment securities (tax equivalent)	1.55	1.77	36	1.97	2.25	26	2.83	2.76	58	2.71	2.68	53	2.41	2.47	43
US Treasury and agency securities (excluding mortgage-backed securities)	0.73	1.14	24	0.99	1.75	19	1.80	2.32	17	2.01	2.05	51	1.58	1.62	44
Mortgage-backed securities	1.68	1.57	63	2.12	2.05	54	3.18	2.61	91	2.57	2.50	60	2.76	2.23	89
All other securities	2.37	2.81	39	2.61	3.24	22	3.35	4.06	31	3.30	4.20	31	2.85	3.66	23
Interest-bearing deposits	0.27	0.21	68	0.55	0.53	58	1.39	1.10	73	1.11	0.81	77	0.77	0.49	81
Time deposits of \$250K or more	0.20	0.66	5	0.86	1.42	11	1.45	1.96	15	1.18	1.44	28			
Time deposits < \$250K	1.26	0.62	93	2.02	1.36	93	2.75	1.82	97	1.72	1.29	76			
Other domestic deposits	0.17	0.15	65	0.43	0.36	70	1.44	0.93	85	1.04	0.67	82			
Foreign deposits	0.32	0.14	81	0.58	0.42	67	1.30	1.19	53	1.13	0.97	56	0.95	0.51	87
Federal funds purchased and repos	0.44	0.17	89	0.96	0.62	80	3.29	1.86	88	2.84	1.51	88	1.69	0.94	84
Other borrowed funds and trading liabilities	0.84	1.27	35	1.33	1.50	43	2.62	2.38	65	2.41	2.28	59	1.73	1.77	49
All interest-bearing funds	0.56	0.37	83	0.98	0.74	77	2.24	1.49	84	1.98	1.19	86	1.40	0.82	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017												
Non-interest Income and Expenses																	
Total non-interest income	29,231,000	30,151,000	26,301,000	26,764,000	26,662,000												
Fiduciary activities income	2,742,000	2,359,000	2,183,000	2,188,000	2,087,000												
Service charges on deposit accounts - domestic	1,106,000	1,008,000	995,000	934,000	1,018,000												
Trading revenue.....	10,236,000	12,819,000	13,130,000	7,691,000	9,688,000												
Investment banking fees and commissions.....	9,258,000	7,352,000	6,528,000	6,529,000	6,632,000												
Insurance activities revenue.....	549,000	589,000	640,000	659,000	742,000												
Venture capital revenue.....	0	0	0	0	0												
Net servicing fees	151,000	-43,000	58,000	217,000	394,000												
Net securitization income	105,000	71,000	62,000	58,000	46,000												
Net gains (losses) on sales of loans, OREO, other assets.....	275,000	458,000	1,381,000	973,000	1,451,000												
Other non-interest income.....	4,809,000	5,538,000	1,324,000	7,515,000	4,604,000												
Total overhead expenses	48,303,000	45,591,000	42,598,000	42,913,000	42,373,000												
Personnel expense.....	25,134,000	22,214,000	21,432,000	21,153,000	21,181,000												
Net occupancy expense.....	2,308,000	2,324,000	2,323,000	2,324,000	2,453,000												
Goodwill impairment losses	0	0	0	0	28,000												
Amortization expenses and impairment loss (other intangible assets).....	361,000	457,000	566,000	557,000	603,000												
Other operating expenses.....	20,500,000	20,596,000	18,277,000	18,879,000	18,108,000												
Fee income on mutual funds and annuities.....	22,000	29,000	42,000	42,000	88,000												
Memoranda																	
Assets under management in proprietary mutual funds and annuities	0	0	0	0	24,420,000												
Number of equivalent employees	234,194	221,119	211,495	217,058	223,495												
Average personnel expense per employee.....	107.32	100.46	101.34	97.45	94.77												
Average assets per employee.....	10,016.72	10,049.52	9,358.12	8,862.61	8,392.38												
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Analysis Ratios																	
Mutual fund fee income / Non-interest income	0.08	2.17	25	0.10	2.02	24	0.16	2.72	23	0.16	3.08	20	0.33	2.85	22		
Overhead expenses / Net Interest Income + non-interest income	68.11	59.28	84	62.04	62.28	53	58.44	61.29	41	58.61	60.88	38	58.92	63.61	28		
Percent of Average Assets																	
Total overhead expense	2.06	2.17	46	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25	2.26	2.72	25		
Personnel expense.....	1.07	1.21	35	1	1.30	22	1.08	1.41	22	1.10	1.44	18	1.13	1.42	22		
Net occupancy expense.....	0.10	0.23	9	0.10	0.26	5	0.12	0.28	5	0.12	0.28	5	0.13	0.29	7		
Other operating expenses.....	0.89	0.72	81	0.95	0.94	68	0.95	0.97	61	1.01	0.97	67	1	1	57		
Overhead less non-interest income	0.81	1.10	21	0.69	1.25	14	0.82	1.32	17	0.84	1.38	14	0.84	1.34	16		
Percent of Adjusted Operating Income (Tax Equivalent)																	
Total overhead expense	68.07	58.83	85	62.01	61.82	56	58.40	60.64	44	58.57	60.37	42	58.78	62.73	32		
Personnel expense.....	35.42	32.93	64	30.21	32.36	34	29.38	32.39	31	28.87	32.51	27	29.38	32.93	28		
Net occupancy expense.....	3.25	6.23	10	3.16	6.58	8	3.18	6.52	8	3.17	6.48	9	3.40	6.70	11		
Other operating expenses.....	29.40	19.18	93	28.63	22.28	82	25.83	21.20	79	26.53	20.90	83	25.99	22.41	77		
Total non-interest income	41.19	27.67	81	41.01	28.83	79	36.06	29.23	68	36.53	28.50	71	36.98	31.08	65		
Fiduciary activities income	3.86	2.20	72	3.21	2.09	69	2.99	1.97	69	2.99	2.14	68	2.89	2.38	64		
Service charges on domestic deposit accounts	1.56	3.27	24	1.37	3.27	20	1.36	3.88	19	1.27	4.15	18	1.41	4.28	22		
Trading revenue.....	14.42	0.62	97	17.43	1.28	97	18	1.18	96	10.50	0.85	96	13.44	0.90	96		
Investment banking fees and commissions.....	13.05	2.58	92	10	2.46	89	8.95	3.54	83	8.91	3.42	84	9.20	3.62	82		
Insurance activities revenue.....	0.77	0.36	79	0.80	0.41	78	0.88	0.47	80	0.90	0.47	80	1.03	0.55	76		
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44		
Net servicing fees	0.21	0.60	48	-0.06	0.01	26	0.08	0.28	45	0.30	0.65	48	0.55	0.60	61		
Net securitization income	0.15	0.01	93	0.10	0	93	0.09	0.01	92	0.08	0.01	92	0.06	0.01	91		
Net gain (loss) - sales of loans, OREO, and other assets	0.39	3.30	20	0.62	3.92	28	1.89	1.86	59	1.33	1.61	57	2.01	1.67	65		
Other non-interest income.....	6.78	9.27	36	7.53	9.65	44	1.82	10.04	2	10.26	9.86	62	6.39	10.77	25		
Overhead less non-interest income	26.88	30.52	33	21	31.93	19	22.34	31.06	22	22.04	31.46	20	21.79	31.19	19		
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.81	21.18	32	18.45	18.63	41	18.53	20.56	31	22.83	19.04	79	128.87	32.99	96		
Applicable income tax + TE / Pretax net operating income + TE	19.96	22.67	13	18.82	21.18	24	18.58	23.23	13	22.90	21.56	61	129.06	37.95	96		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	176,436,000	177,438,000	169,802,000	165,607,000	165,851,000	-0.56	7.02	
Commercial and industrial loans	159,164,000	167,657,000	177,036,000	178,326,000	174,748,000	-5.07	2.68	
Loans to individuals	172,146,000	173,176,000	200,542,000	191,199,000	189,575,000	-0.59	-4.05	
Loans to depository institutions and acceptances of other banks	9,814,000	11,544,000	13,556,000	16,549,000	19,005,000	-14.99	-42.07	
Agricultural loans	659,000	657,000	1,316,000	1,043,000	1,331,000	0.30	-53.66	
Other loans and leases	186,931,000	164,445,000	156,458,000	148,718,000	138,230,000	13.67	49.59	
Less: Unearned income	0	632,000	593,000	652,000	605,000	-100.00	-100.00	
Loans and leases, net of unearned income	705,150,000	694,285,000	718,117,000	700,790,000	688,135,000	1.56	9.84	
Less: Allowance for loan and lease losses	16,455,000	24,956,000	12,783,000	12,315,000	12,355,000	-34.06	36.44	
Net loans and leases	688,695,000	669,329,000	705,334,000	688,475,000	675,780,000	2.89	9.33	
Debt securities that reprice or mature in over 1 year	377,888,000	319,111,000	238,860,000	229,429,000	263,455,000	18.42	40.44	
Mutual funds and equity securities	543,000	515,000	458,000	220,000	189,000	5.44	38.87	
Subtotal	1,067,126,000	988,955,000	944,652,000	918,124,000	939,424,000	7.90	18.65	
Interest-bearing bank balances	239,418,000	288,133,000	174,394,000	168,432,000	157,039,000	-16.91	73.79	
Federal funds sold and reverse repos	327,288,000	294,712,000	251,322,000	270,684,000	232,478,000	11.05	38.21	
Debt securities that reprice or mature within 1 year	122,807,000	116,136,000	117,738,000	117,994,000	80,292,000	5.74	62.92	
Trading assets	329,257,000	371,872,000	274,638,000	254,760,000	251,554,000	-11.46	34.98	
Total earning assets	2,085,896,000	2,059,808,000	1,762,744,000	1,729,994,000	1,660,787,000	1.27	30.92	
Non-interest-bearing cash and due from depository institutions	27,534,000	26,349,000	23,967,000	23,645,000	23,775,000	4.50	13.45	
Premises, fixed assets, and leases	13,625,000	13,808,000	13,884,000	8,439,000	7,874,000	-1.33	81.33	
Other real estate owned	29,000	43,000	61,000	99,000	144,000	-32.56	-84.41	
Investment in unconsolidated subsidiaries	7,215,000	8,045,000	7,965,000	7,250,000	7,019,000	-10.32	10.02	
Intangible and other assets	157,201,000	152,123,000	142,537,000	147,956,000	142,866,000	3.34	-1.93	
Total assets	2,291,413,000	2,260,090,000	1,951,158,000	1,917,383,000	1,842,465,000	1.39	27.86	
Quarterly average assets	2,386,329,000	2,294,733,000	1,996,158,000	1,940,703,000	1,910,622,000	3.99	31.19	
Average loans and leases (YTD)	694,437,000	701,810,250	699,708,000	689,380,250	656,044,750	-1.05	8.36	
Memoranda								
Loans held-for-sale	20,137,000	6,383,000	7,585,000	6,676,000	7,446,000	215.48	102.34	
Loans not held-for-sale	685,013,000	687,902,000	710,532,000	694,114,000	680,689,000	-0.42	8.38	
Real estate loans secured by 1–4 family	92,493,000	93,950,000	90,884,000	88,632,000	92,045,000	-1.55	-7.32	
Commercial real estate loans	27,436,000	25,833,000	25,067,000	24,968,000	19,636,000	6.21	76.32	
Construction and land development	6,719,000	6,124,000	4,935,000	5,637,000	5,841,000	9.72	61.28	
Multifamily	8,394,000	8,632,000	7,916,000	7,079,000	4,708,000	-2.76	117.63	
Nonfarm nonresidential	12,323,000	11,077,000	12,216,000	12,252,000	9,087,000	11.25	63.50	
Real estate loans secured by farmland	62,000	66,000	70,000	81,000	76,000	-6.06	287.50	
Total investment securities	501,238,000	435,762,000	357,056,000	347,643,000	343,936,000	15.03	45.36	
U.S. Treasury securities	234,259,000	167,446,000	106,099,000	108,070,000	107,450,000	39.90	105.88	
US agency securities (excluding mortgage-backed securities)	0	51,000	5,319,000	9,152,000	10,696,000	-100.00	-100.00	
Municipal securities	11,620,000	12,643,000	12,914,000	13,327,000	14,193,000	-8.09	-23.75	
Mortgage-backed securities	99,316,000	95,495,000	84,353,000	80,447,000	71,055,000	4.00	47.45	
Asset-backed securities	29,182,000	21,862,000	22,001,000	19,603,000	21,502,000	33.48	63.44	
Other debt securities	126,318,000	137,750,000	125,912,000	116,824,000	118,851,000	-8.30	4.98	
Mutual funds and equity securities	543,000	515,000	458,000	220,000	189,000	5.44	38.87	
Available-for-sale securities	283,645,000	330,218,000	275,823,000	284,066,000	290,616,000	-14.10	-5.19	
U.S. Treasury securities	122,440,000	146,153,000	106,099,000	108,070,000	107,450,000	-16.22	7.61	
US agency securities (excluding mortgage-backed securities)	0	51,000	5,319,000	9,152,000	10,696,000	-100.00	-100.00	
Municipal securities	2,621,000	3,384,000	3,810,000	5,699,000	5,296,000	-22.55	-60.62	
Mortgage-backed securities	33,619,000	44,540,000	36,095,000	44,501,000	44,956,000	-24.52	-21.29	
Asset-backed securities	303,000	277,000	522,000	847,000	3,918,000	9.39	-95.51	
Other debt securities	124,662,000	135,813,000	123,978,000	115,797,000	118,111,000	-8.21	4.77	
Mutual funds and equity securities	0	0	0	0	189,000	-	-100.00	
Held-to-maturity securities appreciation (depreciation)	-925,000	2,848,000	1,448,000	-467,000	433,000			
Available-for-sale securities appreciation (depreciation)	-836,000	4,672,000	174,000	-2,385,000	-1,495,000			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	252,192,000	231,696,000	152,352,000	148,756,000	138,807,000	8.85	55.76	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	129,828,000	45,093,000	34,758,000	46,013,000	55,400,000	187.91	114.39
NOW, ATS and transaction accounts	252,355,000	104,797,000	84,520,000	103,025,000	77,640,000	140.80	303.90
Time deposits less brokered deposits < \$250K	-35,125,000	-57,841,000	-32,633,000	-32,207,000	-31,532,000		
MMDA and other savings accounts	295,848,000	442,302,000	324,369,000	267,027,000	284,772,000	-33.11	4.06
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	642,906,000	534,351,000	411,014,000	383,858,000	386,280,000	20.32	63.12
Time deposits of \$250K or more	9,127,000	17,451,000	28,433,000	33,898,000	21,523,000	-47.70	
Foreign deposits	623,802,000	650,516,000	570,361,000	545,761,000	514,329,000	-4.11	26.12
Federal funds purchased and repos	191,285,000	199,525,000	166,339,000	177,768,000	156,277,000	-4.13	34.88
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	16,018,000	18,010,000	16,476,000	13,238,000	9,940,000	-11.06	60.36
Other borrowings w/remaining maturity of 1 year or less	44,117,000	53,326,000	65,628,000	57,778,000	82,870,000	-17.27	-19.12
Other borrowings w/remaining maturity over 1 year	195,216,000	201,055,000	187,865,000	167,132,000	159,694,000	-2.90	35.39
Brokered deposits < \$250K	49,854,000	78,407,000	60,838,000	49,714,000	37,761,000	-36.42	
Noncore funding	1,129,419,000	1,218,290,000	1,095,940,000	1,045,289,000	982,394,000	-7.29	27.07
Trading liabilities	159,288,000	164,035,000	118,431,000	143,069,000	124,018,000	-2.89	14.65
Subordinated notes and debentures + trust preferred securities	27,475,000	28,809,000	27,185,000	26,197,000	28,657,000	-4.63	-3.43
Other liabilities	129,653,000	114,405,000	104,642,000	121,896,000	119,444,000	13.33	12.11
Total liabilities	2,088,741,000	2,059,890,000	1,757,212,000	1,720,309,000	1,640,793,000	1.40	33.39
Equity Capital							
Perpetual preferred stock (including surplus)	18,864,000	19,324,000	17,828,000	18,292,000	19,069,000	-2.38	-1.08
Common stock	31,000	31,000	31,000	31,000	31,000	0.00	0.00
Common surplus	108,134,000	108,002,000	107,992,000	108,090,000	108,192,000	0.12	-0.09
Retained earnings	184,948,000	168,272,000	165,369,000	151,347,000	138,425,000	9.91	26.26
Accumulated other comprehensive income	-38,765,000	-32,058,000	-36,318,000	-37,170,000	-34,668,000		
Other equity capital components	-71,240,000	-64,129,000	-61,660,000	-44,370,000	-30,309,000		
Total holding company equity capital	201,972,000	199,442,000	193,242,000	196,220,000	200,740,000	1.27	-10.28
Noncontrolling (minority) interest in subsidiaries	700,000	758,000	704,000	854,000	932,000	-7.65	-31.57
Total equity capital, including minority interest	202,672,000	200,200,000	193,946,000	197,074,000	201,672,000	1.23	-10.38
Total liabilities and capital	2,291,413,000	2,260,090,000	1,951,158,000	1,917,383,000	1,842,465,000	1.39	27.86
Memoranda							
Non-interest-bearing deposits	257,815,000	227,539,000	184,559,000	186,545,000	214,391,000	13.31	20.02
Interest-bearing deposits	1,067,874,000	1,053,186,000	886,087,000	826,686,000	745,502,000	1.39	48.82
Total deposits	1,325,689,000	1,280,725,000	1,070,646,000	1,013,231,000	959,893,000	3.51	42.19
Long-term debt that reprices within 1 year	28,839,000	37,225,000	33,557,000	37,816,000	41,488,000	-22.53	-48.22
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	199,442,000	193,242,000	196,220,000	200,740,000	225,120,000		
Accounting restatements	0	-2,746,000	151,000	-87,000	-156,000		
Net income	21,952,000	11,047,000	19,401,000	18,045,000	-6,798,000		
Net sale of new perpetual preferred stock	-460,000	1,496,000	-464,000	-777,000	0		
Net sale of new common stock	85,000	5,000	-112,000	-110,000	-27,000		
Sale of treasury stock	802,000	866,000	948,000	966,000	936,000		
Less: Purchase of treasury stock	7,913,000	3,335,000	18,238,000	15,027,000	14,943,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	5,236,000	5,394,000	5,512,000	5,039,000	3,808,000		
Change in other comprehensive income	-6,707,000	4,260,000	852,000	-2,499,000	513,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	7,000	1,000	-4,000	8,000	-97,000		
Holding company equity capital, ending balance	201,972,000	199,442,000	193,242,000	196,220,000	200,740,000		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	7.70	36.25	8	7.85	36.22	10	8.70	37.78	13	8.64	37.19	12	9	35.54	13
Commercial and industrial loans	6.95	10.76	28	7.42	13.52	17	9.07	12.02	36	9.30	12.85	36	9.48	12.62	38
Loans to individuals	7.51	3.36	83	7.66	3.40	82	10.28	4.20	82	9.97	4.31	84	10.29	4.47	82
Loans to depository institutions and acceptances of other banks	0.43	0.02	94	0.51	0.03	95	0.69	0.04	94	0.86	0.05	95	1.03	0.06	96
Agricultural loans.....	0.03	0.18	48	0.03	0.19	46	0.07	0.24	57	0.05	0.30	56	0.07	0.21	60
Other loans and leases.....	8.16	4.47	77	7.28	4.63	73	8.02	5.01	75	7.76	5	73	7.50	5.10	70
Net loans and leases.....	30.06	58.67	6	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9	36.68	62.73	11
Debt securities over 1 year.....	16.49	19.46	41	14.12	15.55	43	12.24	14.60	37	11.97	14.63	40	14.30	14.83	48
Mutual funds and equity securities	0.02	0.06	48	0.02	0.05	50	0.02	0.06	51	0.01	0.06	43	0.01	0.06	40
Subtotal	46.57	79.22	6	43.76	78.16	7	48.41	79.65	9	47.88	79.97	10	50.99	79.31	11
Interest-bearing bank balances	10.45	8.50	63	12.75	7.51	83	8.94	3.06	90	8.78	3.04	92	8.52	3.46	88
Federal funds sold and reverse repos	14.28	0.54	96	13.04	0.82	93	12.88	1.57	89	14.12	1.66	91	12.62	1.81	90
Debt securities 1 year or less	5.36	1.56	90	5.14	1.68	90	6.03	1.91	89	6.15	1.96	89	4.36	1.86	83
Trading assets	14.37	0.49	96	16.45	1.01	96	14.08	1.19	93	13.29	1.33	92	13.65	1.34	92
Total earning assets.....	91.03	91.77	41	91.14	91.05	51	90.34	89.53	60	90.23	89.74	57	90.14	89.84	53
Non-interest cash and due from depository institutions.....	1.20	0.82	82	1.17	1.07	53	1.23	1.14	53	1.23	1.21	47	1.29	1.22	55
Other real estate owned.....	0	0.01	31	0	0.02	20	0	0.03	19	0.01	0.04	21	0.01	0.05	23
All other assets.....	7.77	7.35	57	7.70	7.82	47	8.43	9.27	40	8.54	8.98	42	8.57	8.86	46
Memoranda															
Short-term investments	30.09	11.47	93	30.93	11.17	92	27.85	7.63	91	29.06	7.80	91	25.50	8.69	88
U.S. Treasury securities.....	10.22	1.47	96	7.41	0.84	95	5.44	1.03	92	5.64	1.04	93	5.83	1.02	92
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	24	0.27	0.54	50	0.48	0.69	59	0.58	0.75	61
Municipal securities	0.51	1.73	41	0.56	1.69	42	0.66	1.34	46	0.70	1.62	42	0.77	1.60	43
Mortgage-backed securities	4.33	14.14	9	4.23	11.75	12	4.32	11.44	12	4.20	11.13	12	3.86	11.06	11
Asset-backed securities	1.27	0.50	81	0.97	0.32	82	1.13	0.28	84	1.02	0.33	83	1.17	0.30	86
Other debt securities	5.51	0.53	96	6.09	0.42	96	6.45	0.39	96	6.09	0.41	97	6.45	0.38	96
Loans held-for-sale.....	0.88	0.55	75	0.28	0.52	45	0.39	0.39	65	0.35	0.30	64	0.40	0.33	70
Loans held for investment	29.89	58.06	6	30.44	61.72	7	36.42	63.50	10	36.20	63.93	9	36.94	62.63	11
Real estate loans secured by 1–4 family	4.04	11.46	19	4.16	11.91	20	4.66	13.29	19	4.62	13.46	16	5	13.44	19
Revolving	0.23	1.42	20	0.31	1.66	22	0.45	2.07	27	0.55	2.27	26	0.70	2.40	27
Closed-end, secured by first liens	3.74	9.67	22	3.76	9.81	21	4.08	10.69	22	3.94	10.57	21	4.10	10.35	22
Closed-end, secured by junior liens	0.07	0.17	38	0.09	0.22	37	0.13	0.28	39	0.14	0.31	37	0.20	0.34	43
Commercial real estate loans	1.20	22.69	6	1.14	22.22	8	1.28	22.23	10	1.30	21.58	10	1.07	19.88	12
Construction and land development	0.29	3.34	9	0.27	3.40	11	0.25	3.44	12	0.29	3.51	13	0.32	3.25	16
Multifamily.....	0.37	3.57	10	0.38	3.12	10	0.41	3.01	12	0.37	2.72	13	0.26	2.54	14
Nonfarm nonresidential	0.54	14.57	3	0.49	14.72	6	0.63	14.69	8	0.64	14.44	10	0.49	13.30	11
Real estate loans secured by farmland.....	0	0.30	23	0	0.33	24	0	0.36	24	0	0.41	27	0	0.32	31

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	25.02	61.05	10	25.56	57.15	11	23.65	57.46	10	23.63	56.49	10	24.10	54.84	13
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.02	61.05	10	25.56	57.15	11	23.65	57.46	10	23.63	56.49	10	24.10	54.84	13
Real estate loans secured by 1–4 family.....	13.12	19.86	29	13.53	19.43	29	12.66	20.75	26	12.65	21.10	22	13.38	21.45	25
Revolving	0.73	2.43	25	1.01	2.64	26	1.23	3.15	30	1.50	3.50	31	1.87	3.77	34
Closed-end.....	12.38	17.24	32	12.52	16.59	32	11.43	17.39	30	11.15	17.39	26	11.51	17.41	30
Commercial real estate loans	3.89	37.86	3	3.72	34.63	5	3.49	33.52	7	3.56	32.14	9	2.85	29.99	11
Construction and land development.....	0.95	5.65	14	0.88	5.26	13	0.69	5.09	12	0.80	5.20	12	0.85	4.90	13
1–4 family.....	0	1.18	10	0	0.93	12	0	0.94	15	0	1.02	13	0	0.89	15
Other	0.95	4.40	15	0.88	4.19	14	0.69	4.02	12	0.80	4.05	15	0.85	3.90	15
Multifamily.....	1.19	5.78	12	1.24	4.96	14	1.10	4.69	15	1.01	4.10	16	0.68	3.84	15
Nonfarm nonresidential	1.75	24.56	3	1.60	22.93	5	1.70	22.15	7	1.75	21.40	7	1.32	20.03	10
Owner-occupied.....	0.17	8.29	7	0.20	7.68	8	0.21	7.72	11	0.22	8.03	11	0.24	7.58	13
Other.....	1.58	15.94	4	1.40	14.95	6	1.49	14.34	7	1.53	13.38	8	1.08	12.45	11
Real estate loans secured by farmland.....	0.01	0.54	25	0.01	0.54	25	0.01	0.55	25	0.01	0.63	29	0.01	0.51	32
Loans to depository institutions and acceptances of other banks.....	1.39	0.04	97	1.66	0.06	96	1.89	0.11	92	2.36	0.12	94	2.76	0.17	94
Commercial and industrial loans	22.57	18.86	64	24.15	22.17	61	24.65	19.53	70	25.45	20.32	69	25.39	20.53	66
Loans to individuals	24.41	6.24	92	24.94	6.13	92	27.93	7.13	92	27.28	7.36	92	27.55	7.61	91
Credit card loans	21.14	0.53	96	21.17	0.65	95	23.39	0.81	95	23.12	1.02	94	23.16	1.12	94
Agricultural loans.....	0.09	0.34	58	0.09	0.32	58	0.18	0.37	68	0.15	0.46	60	0.19	0.33	66
Other loans and leases.....	26.51	8.75	90	23.69	9.09	87	21.79	9.85	85	21.22	9.66	88	20.09	10.32	86
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	96.42	391.81	7	95.06	381.27	9	100.72	391.26	12	97.40	379.80	11	93.60	366.85	11
Real estate loans secured by 1–4 family.....	50.54	126.06	21	50.33	125.03	23	53.91	138.18	20	52.13	137.84	20	51.95	138.55	20
Revolving	2.83	15.44	20	3.76	17.42	23	5.24	21.26	25	6.18	23.33	26	7.26	25.05	26
Closed-end.....	47.71	108.85	23	46.57	106.14	23	48.67	115.20	22	45.95	112.79	22	44.68	111.69	23
Commercial real estate loans	14.99	245.88	4	13.84	234.65	7	14.87	229.44	8	14.68	219.72	9	11.08	204.45	11
Construction and land development.....	3.67	35.95	7	3.28	35.62	10	2.93	34.95	11	3.32	35.36	11	3.30	32.91	14
1–4 family.....	0.01	7.42	8	0.01	6.34	12	0.01	6.61	12	0.01	7.04	12	0.01	6.16	14
Other	3.66	28.11	10	3.27	28.16	10	2.92	27.32	11	3.31	27.26	13	3.29	26.01	14
Multifamily.....	4.59	38.66	10	4.62	32.74	10	4.70	31.04	12	4.16	27.85	14	2.66	25.95	12
Nonfarm nonresidential	6.73	158.05	3	5.93	155.06	6	7.25	152.10	7	7.21	147.22	9	5.13	137.03	10
Owner-occupied.....	0.66	52.99	6	0.73	52.37	9	0.88	53.07	11	0.89	54.89	11	0.94	51.62	12
Other	6.08	102.54	3	5.20	100.54	7	6.37	97.41	8	6.31	91.80	10	4.19	84.09	11
Real estate loans secured by farmland.....	0.03	3.22	23	0.04	3.44	23	0.04	3.60	23	0.05	4.02	27	0.04	3.31	30
Loans to depository institutions and acceptances of other banks.....	5.36	0.21	96	6.18	0.28	96	8.04	0.44	94	9.73	0.54	96	10.73	0.68	96
Commercial and industrial loans	86.98	114.45	41	89.82	139.91	27	105.01	122.02	47	104.88	128.82	44	98.62	126.55	39
Loans to individuals	94.07	34.55	83	92.78	37.47	83	118.95	43.51	87	112.45	42.67	88	106.99	44.83	83
Credit card loans	81.47	2.77	96	78.76	3.30	95	99.63	4.34	95	95.29	5.31	94	89.95	5.73	94
Agricultural loans.....	0.36	1.86	50	0.35	1.88	48	0.78	2.18	58	0.61	2.72	57	0.75	1.88	63
Other loans and leases.....	102.15	51.06	79	88.10	49.54	76	92.80	52.44	79	87.47	51.79	77	78.01	52.78	71
Supplemental															
Non-owner occupied CRE loans / Gross loans	5.14	30.07	5	4.45	27.32	6	4.56	26.45	7	4.55	24.79	9	3.92	23.09	11
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	19.79	195.33	6	16.57	183.76	8	19.41	178.57	8	18.76	167.93	11	15.22	156.17	12
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	20.45	252.85	6	17.30	240.85	7	20.29	236.10	8	19.65	225.98	11	16.16	210.40	11

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	30.09	11.47	93	30.93	11.17	92	27.85	7.63	91	29.06	7.80	91	25.50	8.69	88
Liquid assets	54.76	29.03	92	54.93	26.22	90	47.03	22.44	90	47.59	22.72	89	46.09	24.04	87
Investment securities	21.87	21.63	52	19.28	17.85	58	18.30	16.99	59	18.13	17.27	56	18.67	17.35	56
Net loans and leases	30.06	58.67	6	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9	36.68	62.73	11
Net loans, leases and standby letters of credit	34.67	59.49	7	34.33	62.48	7	41.62	64.84	11	41.58	65.07	10	42.37	63.89	14
Core deposits	28.06	75.71	3	23.64	70.67	5	21.07	63.09	7	20.02	62.13	6	20.97	61.26	7
Noncore funding	49.29	10.30	97	53.90	14.13	96	56.17	19.36	96	54.52	21.34	94	53.32	22.32	90
Time deposits of \$250K or more	0.40	1.58	14	0.77	2.11	20	1.46	2.94	25	1.77	2.89	31	1.17	2.57	26
Foreign deposits	27.22	0.34	97	28.78	0.36	98	29.23	0.43	98	28.46	0.47	97	27.92	0.54	96
Federal funds purchased and repos	8.35	1.23	96	8.83	1.47	94	8.53	1.94	90	9.27	1.97	92	8.48	2.23	89
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-5.94	0.54	3	-4.21	0.54	6	-4.36	0.48	8	-4.85	0.54	7	-4.14	0.73	7
Commercial paper	0.70	0.01	96	0.80	0.01	96	0.84	0.02	93	0.69	0.02	94	0.54	0.02	93
Other borrowings w/remaining maturity of 1 year or less	1.93	1	75	2.36	1.24	77	3.36	3.01	57	3.01	3.67	49	4.50	3.96	61
Earning assets that reprice within 1 year	44.91	37.37	69	43.90	39.38	58	54.54	39.29	90	56.24	40.29	87	52.56	41.61	80
Interest-bearing liabilities that reprice within 1 year	4.32	6.39	44	6.76	8.20	51	9.64	10.19	56	9.53	10.01	54	7.12	8.46	47
Long-term debt that reprices within 1 year	1.26	0.26	87	1.65	0.47	85	1.72	0.96	78	1.97	1.34	75	2.25	1.58	69
Net assets that reprice within 1 year	39.33	29.65	73	35.49	29.11	59	43.18	26.63	90	44.74	27.38	89	43.19	29.77	83
Other Liquidity and Funding Ratios															
Net noncore funding dependence	41.22	-2.33	97	52.51	3.20	96	58.48	14.45	96	53.17	16.62	96	54.56	17.03	95
Net short-term noncore funding dependence	-28.41	-7.71	9	-21.91	-4.76	12	-7.81	3.38	15	-9.29	4.66	14	-6.02	4.83	18
Short-term investment / Short-term noncore funding	178.50	273.46	41	144.94	184.19	51	115.70	77.77	75	118.07	66.46	81	113.68	74.86	77
Liquid assets - short-term noncore funding / Nonliquid assets	83.79	36.68	89	74.54	28.18	89	43.34	16.97	86	43.86	16.04	84	43.88	18.16	83
Net loans and leases / Total deposits	51.95	72.79	12	52.26	79.43	8	65.88	90.31	11	67.95	90.08	11	70.40	90.14	15
Net loans and leases / Core deposits	107.12	78.25	88	125.26	88.34	89	171.61	103.93	93	179.36	105	95	174.95	105.65	93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.55	0.12	19	1.70	1.57	60	0.93	0.72	68	-0.30	-0.82	55	0.26	-0.31	85
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.49	-0.25	40	2.80	4.31	31	0.11	1.36	20	-1.51	-1.98	63	-0.91	-0.77	49
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02			0.02			0			-0.05			-0.08		
Percent of Investment Securities															
Held-to-maturity securities	43.30	14.28	87	24.10	11.38	75	22.62	12.67	69	18.22	16.19	57	15.50	15.76	56
Available-for-sale securities	56.59	83.77	12	75.78	87.23	25	77.25	85.40	32	81.71	81.88	42	84.50	84.24	43
U.S. Treasury securities	46.74	6.70	93	38.43	4.72	92	29.71	6.15	90	31.09	6.99	91	31.24	6.96	91
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0.01	4.01	24	1.49	3.49	48	2.63	4.02	59	3.11	4.42	59
Municipal securities	2.32	8.22	40	2.90	9.83	39	3.62	7.75	48	3.83	9.16	42	4.13	9.31	43
Mortgage-backed securities	19.81	66.54	5	21.91	66.64	7	23.62	67.43	8	23.14	65.45	8	20.66	65.34	7
Asset-backed securities	5.82	2.50	79	5.02	1.91	78	6.16	1.66	84	5.64	2.05	81	6.25	1.74	84
Other debt securities	25.20	3.08	96	31.61	3.01	95	35.26	2.94	95	33.60	2.79	96	34.56	2.57	97
Mutual funds and equity securities	0.11	0.29	47	0.12	0.35	45	0.13	0.40	48	0.06	0.42	39	0.05	0.51	34
Debt securities 1 year or less	24.50	7.78	89	26.65	10.55	86	32.97	11.86	89	33.94	11.91	89	23.35	11.79	84
Debt securities 1 to 5 years	44.18	18.25	88	47.88	17.03	90	39.31	17.94	84	38.85	19.18	82	51.32	18.80	88
Debt securities over 5 years	31.21	71.11	7	25.35	69.86	7	27.59	66.02	14	27.15	64.73	13	25.28	64.73	10
Pledged securities	50.31	32.26	77	53.17	35.67	72	42.67	30.57	67	42.79	33.30	62	40.36	34.58	62
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-1.35	27.98	33	28.62	183.32	23	-2.45	26.69	35	18.58	6.77	68	4.41	19.19	48
Investment securities	15.03	31.36	34	22.04	23.62	58	2.71	11.75	34	1.08	9.42	39	-0.26	8.45	30
Core deposits	20.32	16.94	70	30.01	26.88	68	7.07	11.23	48	-0.63	7.29	14	-1.99	12.19	9
Noncore funding	-7.29	-14.79	64	11.16	-12.18	77	4.85	6.59	52	6.40	10.67	49	10.53	5.59	66

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,171,456,000	1,129,282,000	1,092,020,000	1,040,115,000	1,010,233,000
Commit: Secured commercial real estate loans	5,614,000	5,222,000	5,041,000	4,514,000	4,216,000
Commit: Unsecured real estate loans	12,229,000	7,645,000	7,940,000	6,779,000	6,935,000
Credit card lines (reported semiannually, June/Dec)	700,559,000	710,399,000	708,022,000	696,007,000	678,301,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	105,675,000	106,616,000	106,687,000	108,764,000	104,898,000
Commercial and similar letters of credit	5,910,000	5,221,000	4,533,000	5,461,000	5,000,000
Securities lent	129,045,000	123,620,000	98,361,000	117,550,000	123,876,000
Credit derivatives - notional amount (holding company as guarantor)	572,485,000	543,607,000	603,388,000	724,939,000	735,142,000
Credit derivatives - notional amount (holding company as beneficiary)	645,996,000	612,770,000	703,926,000	795,650,000	777,713,000
Credit derivative contracts w/ purchased credit protection-investment grade	985,644,000	917,866,000	1,060,285,000	1,237,047,000	1,175,020,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	541,114,000	515,118,000	564,335,000	525,844,000	579,132,000
Derivative Contracts					
Interest rate futures and forward contracts	2,148,797,000	3,809,427,000	3,582,927,000	4,547,875,000	6,070,303,000
Written options contracts (interest rate)	1,640,562,000	1,676,032,000	2,204,922,000	3,126,970,000	4,392,612,000
Purchased options contracts (interest rate)	1,484,487,000	1,520,804,000	1,948,181,000	2,640,981,000	4,110,506,000
Interest rate swaps	22,140,573,000	18,058,498,000	17,381,362,000	18,412,321,000	18,943,998,000
Futures and forward foreign exchange	4,093,212,000	3,648,505,000	3,755,279,000	4,496,599,000	2,593,977,000
Written options contracts (foreign exchange)	664,942,000	907,442,000	908,242,000	1,568,527,000	1,131,709,000
Purchased options contracts (foreign exchange)	651,959,000	900,737,000	959,330,000	1,545,705,000	1,155,143,000
Foreign exchange rate swaps	6,335,491,000	6,633,013,000	6,126,957,000	6,795,312,000	5,613,519,000
Commodity and other futures and forward contracts	228,802,000	206,320,000	192,930,000	190,264,000	221,742,000
Written options contracts (commodity and other)	1,252,960,000	1,206,670,000	1,164,632,000	869,166,000	819,920,000
Purchased options contracts (commodity and other)	1,155,301,000	1,090,342,000	1,021,452,000	754,143,000	756,585,000
Commodity and other swaps	361,024,000	354,225,000	267,338,000	296,713,000	297,873,000

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	51.12	22.78	93	49.97	22.01	93	55.97	23.52	93	54.25	24.05	93	54.83	24.03	92
Standby letters of credit	4.61	0.65	96	4.72	0.71	97	5.47	0.84	97	5.67	0.92	98	5.69	0.96	98
Commercial and similar letters of credit	0.26	0.02	96	0.23	0.02	96	0.23	0.02	97	0.28	0.02	96	0.27	0.03	95
Securities lent	5.63	0.10	96	5.47	0.18	94	5.04	0.40	92	6.13	0.62	92	6.72	0.75	91
Credit derivatives - notional amount (holding company as guarantor)	24.98	0.24	97	24.05	0.35	97	30.92	0.42	98	37.81	0.52	98	39.90	0.30	98
Credit derivatives - notional amount (holding company as beneficiary)	28.19	0.18	97	27.11	0.30	97	36.08	0.52	98	41.50	0.75	98	42.21	0.55	97
Credit derivative contracts w/ purchased credit protection-investment grade	43.01	0.18	97	40.61	0.25	97	54.34	0.30	98	64.52	0.52	98	63.77	0.19	98
Credit derivative contracts w/ purchased credit protection-noninvest grade	23.61	0.13	97	22.79	0.30	96	28.92	0.45	96	27.43	0.69	96	31.43	0.59	97
Derivative contracts	1,839.83	46.30	97	1,770.37	48.62	97	2,025.13	68.47	96	2,359.70	65.81	96	2,502.51	75.35	97
Interest rate contracts	1,196.40	32.46	97	1,109.02	34.36	97	1,287.31	47.31	96	1,498.30	43.84	96	1,819.16	53.66	96
Interest rate futures and forward contracts	93.78	3.25	95	168.55	6.21	96	183.63	10.67	94	237.19	11.40	96	329.47	13.82	95
Written options contracts (interest rate)	71.60	1.41	96	74.16	2.18	96	113.01	2.47	96	163.09	2.16	97	238.41	2.60	98
Purchased options contracts (interest rate)	64.78	1.31	96	67.29	1.46	96	99.85	2.65	95	137.74	2.32	95	223.10	2.37	97
Interest rate swaps	966.24	20.49	97	799.02	20.83	97	890.82	28.86	96	960.28	26.74	96	1,028.19	25.60	96
Foreign exchange contracts	512.59	6.30	97	534.92	6.01	96	602.20	10.12	96	751.34	10.92	98	569.58	9.40	97
Futures and forward foreign exchange contracts	178.63	3.78	96	161.43	3.47	95	192.46	5.23	96	234.52	5.22	97	140.79	4.53	94
Written options contracts (foreign exchange)	29.02	0.04	98	40.15	0.03	98	46.55	0.05	98	81.81	0.14	99	61.42	0.06	99
Purchased options contracts (foreign exchange)	28.45	0.04	98	39.85	0.04	98	49.17	0.08	98	80.62	0.13	99	62.70	0.06	99
Foreign exchange rate swaps	276.49	0.76	98	293.48	0.77	98	314.02	2.03	96	354.41	2.17	99	304.67	2.34	99
Equity, commodity, and other derivative contracts	130.84	0.92	97	126.44	1.86	96	135.63	3.32	96	110.06	4.08	95	113.77	3.81	96
Commodity and other futures and forward contracts	9.99	0.07	96	9.13	0.14	96	9.89	0.19	95	9.92	0.25	95	12.04	0.30	95
Written options contracts (commodity and other)	54.68	0.32	98	53.39	0.52	96	59.69	0.98	96	45.33	1.48	95	44.50	1.21	95
Purchased options contracts (commodity and other)	50.42	0.21	98	48.24	0.37	96	52.35	0.94	96	39.33	1.29	94	41.06	1.12	95
Commodity and other swaps	15.76	0.31	96	15.67	0.32	96	13.70	0.38	95	15.47	0.40	95	16.17	0.29	96
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	168.69	44.98	96	160.91	42.82	95	156.07	45.53	93	150.88	44.93	94	153.99	46.60	93

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	42,158,110,000	40,012,015,000	39,513,552,000	45,244,576,000	46,107,887,000
Interest rate contracts	27,414,419,000	25,064,761,000	25,117,392,000	28,728,147,000	33,517,419,000
Foreign exchange contracts.....	11,745,604,000	12,089,697,000	11,749,808,000	14,406,143,000	10,494,348,000
Equity, commodity, and other contracts	2,998,087,000	2,857,557,000	2,646,352,000	2,110,286,000	2,096,120,000
Derivatives Position					
Futures and forwards	6,470,811,000	7,664,252,000	7,531,136,000	9,234,738,000	8,886,022,000
Written options	3,558,464,000	3,790,144,000	4,277,796,000	5,564,663,000	6,344,241,000
Exchange-traded.....	1,093,649,000	1,075,206,000	1,082,583,000	882,274,000	2,070,060,000
Over-the-counter.....	2,464,815,000	2,714,938,000	3,195,213,000	4,682,389,000	4,274,181,000
Purchased options	3,291,747,000	3,511,883,000	3,928,963,000	4,940,829,000	6,022,234,000
Exchange-traded.....	1,078,764,000	1,089,371,000	1,135,238,000	950,602,000	2,234,374,000
Over-the-counter.....	2,212,983,000	2,422,512,000	2,793,725,000	3,990,227,000	3,787,860,000
Swaps	28,837,088,000	25,045,736,000	23,775,657,000	25,504,346,000	24,855,390,000
Held for trading.....	42,006,504,000	39,853,075,000	39,415,047,000	45,163,693,000	46,045,580,000
Interest rate contracts	27,318,150,000	24,956,263,000	25,070,274,000	28,705,705,000	33,500,296,000
Foreign exchange contracts.....	11,692,363,000	12,040,179,000	11,698,664,000	14,347,775,000	10,449,187,000
Equity, commodity, and other contracts	2,995,991,000	2,856,633,000	2,646,109,000	2,110,213,000	2,096,097,000
Non-traded.....	151,606,000	158,940,000	98,505,000	80,883,000	62,307,000
Interest rate contracts	96,269,000	108,498,000	47,118,000	22,442,000	17,123,000
Foreign exchange contracts.....	53,241,000	49,518,000	51,144,000	58,368,000	45,161,000
Equity, commodity, and other contracts	2,096,000	924,000	243,000	73,000	23,000
Derivative contracts (excluding futures and FX 14 days or less)	59,836,382,000	53,733,491,000	58,105,607,000	63,828,747,000	68,251,264,000
One year or less	51,357,969,000	46,687,092,000	50,535,071,000	55,187,372,000	55,783,907,000
Over 1 year to 5 years	6,375,098,000	4,860,071,000	5,272,886,000	6,234,157,000	9,853,201,000
Over 5 years	2,103,315,000	2,186,328,000	2,297,650,000	2,407,218,000	2,614,156,000
Gross negative fair value (absolute value)	365,975,000	459,577,000	335,736,000	367,328,000	353,017,000
Gross positive fair value.....	376,239,000	462,617,000	347,474,000	380,185,000	367,234,000
Held for trading.....	372,769,000	458,336,000	345,036,000	378,047,000	365,024,000
Non-traded.....	3,470,000	4,281,000	2,438,000	2,138,000	2,210,000
Current credit exposure on risk-based capital derivative contracts	96,329,000	129,479,000	97,924,000	90,137,000	94,772,000
Credit losses on derivative contracts	1,000	34,000	12,000	5,000	7,000
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	139,000	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	65.03	94.17	9	62.64	94.10	10	63.57	93.44	7	63.50	92.91	6	72.69	92.20	12
Foreign exchange contracts	27.86	3.47	92	30.22	3.49	92	29.74	3.20	93	31.84	3.39	94	22.76	3.53	92
Equity, commodity, and other contracts	7.11	1.14	89	7.14	1.17	90	6.70	1.64	87	4.66	1.93	79	4.55	1.94	79
Futures and forwards	15.35	11.16	71	19.15	14.05	67	19.06	13.49	70	20.41	12.78	72	19.27	13.23	72
Written options	8.44	6.28	69	9.47	8.18	67	10.83	5.91	75	12.30	6.60	76	13.76	6.68	81
Exchange-traded	2.59	0.12	93	2.69	0.14	94	2.74	0.15	94	1.95	0.23	90	4.49	0.27	93
Over-the-counter	5.85	5.96	63	6.79	7.73	60	8.09	5.10	75	10.35	5.49	76	9.27	5.27	77
Purchased options	7.81	3.27	76	8.78	3.42	77	9.94	4.42	77	10.92	4.19	79	13.06	4.73	85
Exchange-traded	2.56	0.12	95	2.72	0.15	93	2.87	0.28	91	2.10	0.32	89	4.85	0.33	93
Over-the-counter	5.25	2.87	75	6.05	2.86	78	7.07	3.35	79	8.82	3.20	81	8.22	3.32	79
Swaps	68.40	74.26	34	62.60	68.76	35	60.17	69.75	33	56.37	70.34	27	53.91	68.94	24
Held for trading	99.64	40.42	91	99.60	43.53	92	99.75	44.16	94	99.82	46.31	95	99.86	46.32	95
Interest rate contracts	64.80	34.15	64	62.37	36.62	61	63.45	37.24	62	63.45	38.40	59	72.66	37.84	69
Foreign exchange contracts	27.73	1.68	95	30.09	1.60	95	29.61	1.60	95	31.71	1.85	95	22.66	2.10	94
Equity, commodity, and other contracts	7.11	0.60	92	7.14	0.68	93	6.70	0.83	91	4.66	1.14	83	4.55	1.01	85
Non-traded	0.36	59.58	8	0.40	56.47	7	0.25	55.84	5	0.18	53.69	4	0.14	53.68	4
Interest rate contracts	0.23	56.71	9	0.27	53.82	8	0.12	52.22	6	0.05	50.60	5	0.04	51.23	8
Foreign exchange contracts	0.13	0.40	75	0.12	0.46	72	0.13	0.34	73	0.13	0.57	70	0.10	0.60	69
Equity, commodity, and other contracts	0	0.09	80	0	0.10	77	0	0.13	78	0	0.16	77	0	0.21	73
Derivative contracts (excluding futures and forex 14 days or less)	141.93	92.53	97	134.29	91.48	95	147.05	93.86	93	141.07	94.47	92	148.03	95.63	91
One year or less	121.82	27.56	99	116.68	32.05	96	127.89	32.17	95	121.98	32.51	94	120.99	31.96	94
Over 1 year to 5 years	15.12	27.01	30	12.15	27.06	28	13.34	30.45	29	13.78	31.16	26	21.37	31.85	36
Over 5 years	4.99	29.89	18	5.46	29.56	18	5.81	28.09	19	5.32	28.71	20	5.67	29.43	19
Gross negative fair value (absolute value)	0.87	0.98	44	1.15	1.55	46	0.85	0.83	52	0.81	0.72	58	0.77	0.69	59
Gross positive fair value	0.89	1.34	25	1.16	2.23	21	0.88	1.19	38	0.84	0.85	50	0.80	0.71	61
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.16	0.04	97	2.75	0.07	96	2.15	0.06	95	2.33	0.06	97	2.14	0.06	95
Gross positive fair value (X)	2.22	0.05	97	2.77	0.09	96	2.23	0.07	95	2.41	0.06	96	2.23	0.06	95
Held for trading (X)	2.20	0.04	97	2.74	0.07	96	2.21	0.06	95	2.40	0.05	96	2.21	0.05	95
Non-traded (X)	0.02	0.01	80	0.03	0.02	75	0.02	0.01	76	0.01	0.01	79	0.01	0.01	81
Current credit exposure (X)	0.57	0.04	96	0.78	0.06	96	0.63	0.05	95	0.57	0.04	95	0.57	0.04	95
Credit losses on derivative contracts	0	0	88	0.02	0	94	0.01	0	97	0	0	97	0	0	97
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0.08	0	98	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	7.90	0.46	96	10.42	0.85	96	8.38	0.73	95	7.67	0.53	95	8.33	0.53	95

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	24,956,000	12,783,000	12,315,000	12,355,000	12,060,000
Gross losses	6,720,000	9,270,000	9,382,000	8,865,000	8,937,000
Write-downs, transfers to loans held-for-sale	29,000	105,000	98,000	206,000	283,000
Recoveries	1,825,000	1,657,000	1,573,000	1,552,000	1,597,000
Net losses	4,895,000	7,613,000	7,809,000	7,313,000	7,340,000
Provision for loan and lease losses	-3,103,000	15,922,000	8,218,000	7,354,000	7,503,000
Adjustments	-503,000	3,864,000	59,000	-81,000	132,000
Ending balance	16,455,000	24,956,000	12,783,000	12,315,000	12,355,000
Memo: Allocated transfer risk reserve (ATTRR)	6,000	13,000	1,000	1,000	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.13	-0.09	36	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90	0.40	0.16	90
Provision for loan and lease losses / Average loans and leases	-0.45	-0.16	16	2.27	0.82	94	1.17	0.24	94	1.07	0.24	94	1.14	0.28	91
Provision for loan and lease losses / Net loan and lease losses	-63.39	-105.48	51	209.14	487.86	24	105.24	130.58	41	100.56	134.68	36	102.22	143.18	35
Allowance for loan and lease losses / Total loans and leases not held for sale	2.40	1.23	92	3.63	1.58	95	1.80	0.83	94	1.77	0.90	92	1.82	0.98	91
Allowance for loan and lease losses / Total loans and leases	2.33	1.20	91	3.59	1.55	95	1.78	0.81	94	1.76	0.89	92	1.80	0.96	91
Allowance for loan and lease losses / Net loans and leases losses (X)	3.36	21.39	4	3.28	11.58	13	1.64	8.03	9	1.68	7.54	8	1.68	8.39	8
Allowance for loan and lease losses / Nonaccrual assets	450	364.13	73	438.59	299.17	79	306.42	218.72	81	336.59	214.03	83	257.40	178.03	79
ALLL / 90+ days past due + nonaccrual loans and leases	281.47	287.08	65	304.97	244.34	69	187.90	151.73	72	194.77	160.51	73	160.04	136.22	69
Gross loan and lease losses / Average loans and leases	0.97	0.19	95	1.32	0.34	93	1.34	0.28	94	1.29	0.30	92	1.36	0.33	92
Recoveries / Average loans and leases	0.26	0.08	93	0.24	0.07	93	0.22	0.08	92	0.23	0.09	89	0.24	0.09	90
Net losses / Average loans and leases	0.70	0.11	95	1.08	0.27	93	1.12	0.21	94	1.06	0.22	92	1.12	0.24	92
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	87	0.01	0	93	0.01	0	90	0.03	0	94	0.04	0	92
Recoveries / Prior year-end losses	19.69	34.67	28	17.66	33.98	20	17.74	36.22	20	17.37	41.30	14	18.24	33.49	21
Earnings coverage of net loan and lease losses (X)	4.98	39.72	16	3.88	22.91	17	4.11	24.40	18	4.21	21.75	18	4.12	19.67	16
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	28	0.06	0.04	69	0.06	0.01	88	0.07	0.02	84	0.13	0.02	93
Real estate loans secured by 1–4 family	-0.08	-0.02	6	-0.01	0.01	28	0.06	0.01	90	0.09	0.01	92	0.20	0.03	94
Revolving	-0.60	-0.07	7	-0.17	0.01	9	-0.03	0.02	19	0.10	0.03	69	0.32	0.09	88
Closed-end	-0.05	-0.01	13	0	0	37	0.07	0	93	0.09	0.01	93	0.18	0.02	94
Commercial real estate loans	0.06	0.04	71	0.27	0.07	87	0.06	0.01	89	0.01	0.01	62	-0.02	0.01	20
Construction and land development	0.07	0	89	0	0	59	0	-0.01	60	0	-0.03	70	0	-0.02	63
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0.07	0	91	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01	64
Multifamily	0.01	0.01	83	0	0	58	0	0	56	0.03	0	87	-0.02	-0.01	17
Nonfarm nonresidential	0.08	0.05	74	0.64	0.11	94	0.13	0.02	92	0.01	0.02	53	-0.02	0.03	13
Owner-occupied	0	0.01	44	0	0.02	26	0	0.01	45	0.01	0.01	64	-0.01	0.01	7
Other	0.08	0.04	79	0.64	0.08	96	0.13	0.01	95	0	0.01	44	-0.01	0.01	16
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.34	0.17	81	0.60	0.47	69	0.32	0.37	55	0.26	0.31	55	0.34	0.39	56
Loans to individuals	2.49	0.71	93	3.65	1.13	91	3.51	1.17	92	3.51	1.16	91	3.35	1.25	89
Credit card loans	2.48	1.84	73	3.85	2.92	68	3.72	3.11	63	3.60	2.92	61	3.42	2.92	59
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.04	0.10	59	0.10	0.15	62	0.06	0.15	52	0.01	0.14	40	0.15	0.15	65

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	4,098,000	4,162,000	5,199,000	3,761,000	3,895,000										
90+ days past due loans and leases	2,188,000	2,490,000	2,631,000	2,664,000	2,920,000										
Nonaccrual loans and leases	3,658,000	5,693,000	4,172,000	3,659,000	4,800,000										
Total past due and nonaccrual loans and leases	9,944,000	12,345,000	12,002,000	10,084,000	11,615,000										
Restructured 30–89 days past due	194,000	281,000	293,000	321,000	413,000										
Restructured 90+ days past due	198,000	259,000	276,000	415,000	644,000										
Restructured nonaccrual	960,000	1,262,000	1,280,000	1,485,000	2,070,000										
Total restructured loans and leases	1,352,000	1,802,000	1,849,000	2,221,000	3,127,000										
30–89 days past due loans held for sale	104,000	0	18,000	7,000	0										
90+ days past due loans held for sale	51,000	0	43,000	0	0										
Nonaccrual loans held for sale	278,000	23,000	52,000	4,000	26,000										
Total past due and nonaccrual loans held for sale	433,000	23,000	113,000	11,000	26,000										
Restructured loans and leases in compliance	3,022,000	3,448,000	3,507,000	3,508,000	4,157,000										
Other real estate owned	29,000	43,000	61,000	99,000	144,000										
Other Assets															
30–89 days past due	0	0	0	0	0										
90+ days past due	0	0	0	0	0										
Nonaccrual	0	0	0	0	0										
Total other assets past due and nonaccrual	0	0	0	0	0										
Percent of Loans and Leases															
30–89 days past due loans and leases	0.58	0.32	82	0.60	0.39	79	0.72	0.43	81	0.54	0.44	68	0.57	0.47	66
90+ days past due loans and leases	0.31	0.10	84	0.36	0.12	84	0.37	0.15	84	0.38	0.17	81	0.42	0.20	79
Nonaccrual loans and leases	0.52	0.46	63	0.82	0.66	70	0.58	0.51	63	0.52	0.54	51	0.70	0.63	60
90+ days past due and nonaccrual loans and leases	0.83	0.62	75	1.18	0.85	79	0.95	0.71	74	0.90	0.75	72	1.12	0.88	69
30–89 days past due restructured	0.03	0.01	87	0.04	0.01	85	0.04	0.01	82	0.05	0.02	81	0.06	0.02	80
90+ days past due restructured	0.03	0	89	0.04	0.01	90	0.04	0.01	90	0.06	0.01	89	0.09	0.01	88
Nonaccrual restructured	0.14	0.10	69	0.18	0.13	69	0.18	0.14	66	0.21	0.16	70	0.30	0.20	74
30–89 days past due loans held for sale	0.01	0	89	0	0	38	0	0	88	0	0	83	0	0	37
90+ days past due loans held for sale	0.01	0	89	0	0	41	0.01	0	92	0	0	43	0	0	42
Nonaccrual loans held for sale	0.04	0	93	0	0.01	79	0.01	0	88	0	0	77	0	0	77
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.58	0.32	82	0.60	0.40	79	0.72	0.43	81	0.54	0.44	68	0.57	0.47	66
90+ days past due assets	0.31	0.10	84	0.36	0.12	84	0.37	0.15	84	0.38	0.18	81	0.42	0.20	79
Nonaccrual assets	0.52	0.47	63	0.82	0.67	69	0.58	0.53	62	0.52	0.57	50	0.70	0.64	58
30+ days past due and nonaccrual assets	1.41	0.97	76	1.78	1.29	77	1.67	1.19	81	1.44	1.26	65	1.69	1.39	67
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.36	38	0.36	0.52	36	0.35	0.44	44	0.33	0.48	32	0.42	0.54	35
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.37	33	0.36	0.55	35	0.35	0.48	42	0.33	0.52	28	0.43	0.59	31
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.31	0.41	44	0.43	0.60	34	0.43	0.53	42	0.42	0.60	32	0.55	0.72	33
Allowance for loan and lease losses	43.15	62.64	37	38.96	66.66	24	65	115.41	26	64.98	118.28	26	82.22	129.01	29
Equity capital + allowance for loan and lease losses	3.25	3.60	51	4.33	4.97	44	4.03	4.28	53	3.84	4.79	39	4.77	5.78	40
Tier 1 capital + allowance for loan and lease losses	3.82	4.30	51	5.06	6.05	42	4.93	5.65	46	4.71	6.16	37	5.73	7.35	37
Loans and leases + other real estate owned	1.01	0.71	78	1.40	0.97	78	1.16	0.85	76	1.14	0.96	66	1.48	1.15	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.42	0.26	78	0.59	0.39	78	0.74	0.38	88	0.57	0.42	75	0.67	0.44	80
	90+ days past due		0.23	0.12	82	0.33	0.16	83	0.20	0.16	76	0.33	0.22	78	0.60	0.26	81
	Nonaccrual.....		0.99	0.52	84	1.16	0.76	82	0.96	0.46	87	1.15	0.57	85	1.34	0.69	85
Commercial and industrial	30–89 days past due		0.79	0.24	93	0.23	0.23	63	0.40	0.31	70	0.25	0.30	52	0.26	0.32	51
	90+ days past due		0.28	0.04	92	0.10	0.03	84	0.07	0.05	71	0.06	0.05	70	0.04	0.05	65
	Nonaccrual.....		0.92	0.57	78	1.72	0.75	90	1.10	0.83	70	0.60	0.76	50	1.04	0.93	59
Individuals	30–89 days past due		0.75	0.63	63	1.03	0.83	70	1.09	0.83	65	1.11	0.84	65	1.06	0.97	58
	90+ days past due		0.60	0.09	91	0.95	0.14	93	1.05	0.17	92	1.01	0.16	94	0.95	0.19	91
	Nonaccrual.....		0.20	0.17	67	0.29	0.28	68	0.23	0.17	66	0.26	0.23	63	0.26	0.24	65
Depository institution loans	30–89 days past due		0.02	0.01	90	0	0	46	0.03	0	94	0.01	0	94	0.01	0	92
	90+ days past due		0.05	0	95	0.01	0	93	0.01	0	98	0.02	0	96	0	0.05	44
	Nonaccrual.....		0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due		0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0.15	0.70	65	0.30	0.49	63	0.23	0.67	59	0.48	0.75	62	0.83	0.96	71
Foreign governments	30–89 days past due		0	0.50	43	0	0	50	1.05	0.07	94	0	0.01	46	0	0	50
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.15	43	0	0.09	46	0.04	0.03	88	0.05	0.06	85	0	0.06	46
Other loans and leases	30–89 days past due		0.45	0.12	86	0.59	0.18	85	0.65	0.20	86	0.18	0.17	65	0.24	0.20	74
	90+ days past due		0.17	0.01	97	0.06	0.01	91	0.04	0.01	87	0.05	0.01	86	0.04	0.02	80
	Nonaccrual.....		0.06	0.09	64	0.15	0.15	67	0.09	0.13	60	0.13	0.14	65	0.19	0.10	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.58	0.46	70	0.61	0.65	62	0.91	0.67	75	0.84	0.71	65	0.98	0.74	71
	90+ days past due	0.31	0.24	79	0.35	0.33	80	0.37	0.31	77	0.62	0.46	77	1.02	0.49	79
	Nonaccrual	1.05	0.71	78	1.32	0.89	75	1.27	0.73	83	1.52	0.86	83	1.83	0.97	83
Revolving	30–89 days past due	0.46	0.28	73	0.83	0.48	81	0.63	0.45	68	0.95	0.50	85	0.82	0.61	77
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	4.38	1.18	87	4.99	1.13	90	3.92	1	90	4.25	1.17	90	4.62	1.17	90
Closed-end	30–89 days past due	0.58	0.49	67	0.59	0.65	56	0.94	0.70	73	0.82	0.75	63	1.01	0.79	71
	90+ days past due	0.32	0.26	79	0.38	0.38	80	0.41	0.35	79	0.70	0.53	76	1.19	0.57	78
Junior lien	Nonaccrual	0.85	0.67	70	1.02	0.87	66	0.98	0.70	75	1.15	0.84	73	1.37	0.96	71
	30–89 days past due	0.01	0.01	64	0.02	0.02	68	0.03	0.02	64	0.03	0.03	67	0.05	0.03	76
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0.05	0.03	74	0.06	0.04	68	0.08	0.04	72	0.17	0.06	86	0.21	0.07	85
Commercial real estate	30–89 days past due	0.29	0.15	79	1.14	0.26	96	1.01	0.18	98	0.09	0.17	31	0.14	0.18	46
	90+ days past due	0.44	0.01	97	0.96	0.02	99	0	0.03	19	0	0.03	20	0.30	0.04	95
	Nonaccrual	0.29	0.38	52	0.77	0.62	69	0.06	0.23	20	0.31	0.28	63	0.32	0.34	52
Construction and development	30–89 days past due	0	0.17	17	0.57	0.28	78	0	0.28	12	0	0.21	10	0	0.23	11
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0.09	0.03	84
1–4 family	Nonaccrual	0.16	0.20	70	0.11	0.41	50	0.04	0.20	38	0.35	0.19	79	0.02	0.24	24
	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0.09	0	95
Other	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
	30–89 days past due	0	0.13	21	0.57	0.22	83	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0.16	0.16	74	0.11	0.35	54	0.04	0.17	44	0.35	0.15	82	0.02	0.18	30
Multifamily	30–89 days past due	0.05	0.07	68	0.63	0.09	93	0.92	0.08	96	0	0.10	18	0.34	0.07	90
	90+ days past due	0	0	46	1.78	0	99	0	0	41	0	0.01	39	0.21	0.01	96
	Nonaccrual	0.02	0.17	53	0.01	0.11	43	0.06	0.05	70	0.06	0.08	60	0.13	0.10	70
Nonfarm non-residential	30–89 days past due	0.61	0.13	91	1.85	0.23	97	1.48	0.14	99	0.18	0.17	59	0.13	0.17	46
	90+ days past due	0.99	0.01	99	0.84	0.02	97	0	0.03	22	0	0.03	21	0.47	0.04	96
Owner Occupied	Nonaccrual	0.54	0.45	65	1.73	0.80	88	0.06	0.28	16	0.43	0.30	68	0.61	0.38	75
	30–89 days past due	0.01	0.04	29	0.01	0.07	23	0.02	0.07	27	0.08	0.09	50	0.04	0.07	40
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
Other	Nonaccrual	0.11	0.17	43	0.11	0.27	25	0.06	0.16	28	0.02	0.17	19	0.11	0.21	34
	30–89 days past due	0.60	0.08	92	1.84	0.14	98	1.46	0.07	99	0.10	0.07	74	0.09	0.09	63
	90+ days past due	0.99	0	99	0.84	0.01	97	0	0.01	30	0	0.01	31	0.47	0.02	98
	Nonaccrual	0.42	0.23	77	1.62	0.44	92	0	0.10	9	0.41	0.13	88	0.50	0.14	91
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due	0.73	0.81	36	1.02	0.95	51	1.18	1.19	43	1.18	1.22	42	1.11	1.08	44
	90+ days past due	0.67	0.45	61	1.08	0.63	73	1.23	0.78	71	1.17	0.73	67	1.09	0.75	65
	Nonaccrual	0.12	0.10	76	0.26	0.05	87	0.18	0.11	77	0.19	0.09	81	0.20	0.08	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	36,925,000	43,904,000	46,363,000	63,751,000	77,914,000										
Retained earnings	187,976,000	173,620,000	165,369,000	151,347,000	138,425,000										
Accumulated other comprehensive income (AOCI)	-38,765,000	-32,058,000	-36,318,000	-37,170,000	-33,199,000										
Common equity tier 1 minority interest	143,000	141,000	154,000	147,000	224,000										
Common equity tier 1 capital before adjustments/deductions	186,279,000	185,607,000	175,568,000	178,075,000	183,364,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	35,689,000	36,928,000	37,523,000	38,165,000	36,031,000										
Accumulated other comprehensive income-related adjustments	101,000	1,593,000	123,000	-728,000	-698,000										
Other deductions from common equity tier 1 capital	1,184,000	-188,000	124,000	1,386,000	140,000										
Subtotal:	149,305,000	147,274,000	137,798,000	139,252,000	147,891,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	149,305,000	147,274,000	137,798,000	139,252,000	147,891,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	20,263,000	20,717,000	19,217,000	19,676,000	20,446,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	34,000	35,000	42,000	55,000	105,000										
Additional tier 1 capital before deductions	20,297,000	20,752,000	19,259,000	19,731,000	20,551,000										
Less: Additional tier 1 capital deductions	34,000	973,000	1,252,000	1,268,000	3,601,000										
Additional tier 1 capital	20,263,000	19,779,000	18,007,000	18,463,000	16,950,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	20,064,000	23,481,000	23,673,000	23,324,000	23,673,000										
Non-qualifying capital instruments	248,000	331,000	326,000	321,000	329,000										
Total capital minority interest not included in tier 1 capital	42,000	41,000	46,000	47,000	40,000										
Allowance for loan and lease losses in tier 2 capital	14,209,000	14,127,000	13,897,000	13,681,000	13,453,000										
Exited advanced approach eligible credit reserves	4,377,000	5,176,000	1,523,000	1,385,000	1,500,000										
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	34,563,000	37,980,000	37,942,000	37,373,000	37,495,000										
Exited advanced approach tier 2 capital before deductions	24,731,000	29,029,000	25,568,000	25,077,000	25,542,000										
Less: Tier 2 capital deductions	293,000	31,000	36,000	55,000	52,000										
Tier 2 capital	34,270,000	37,949,000	37,906,000	37,318,000	37,443,000										
Exited advanced approach tier 2 capital	24,438,000	28,998,000	25,532,000	25,022,000	25,490,000										
Total capital	203,838,000	205,002,000	193,711,000	195,033,000	202,284,000										
Exited advanced approach total capital	194,006,000	196,051,000	181,337,000	182,737,000	190,331,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	2,389,357,000	2,300,081,000	1,996,158,000	1,940,703,000	1,910,622,000										
Less: Deductions from common equity tier 1 capital	37,803,000	38,822,000	39,578,000	40,239,000	40,493,000										
Less: Other deductions	120,000	-4,356,000	-459,000	3,912,000	923,000										
Total assets for leverage ratio	2,351,434,000	2,265,615,000	1,957,039,000	1,896,552,000	1,869,206,000										
Total risk-weighted assets	1,219,175,000	1,242,381,000	1,168,848,000	1,174,448,000	1,138,167,000										
Exited advanced approach total RWA	1,209,373,626	1,278,977,478	1,142,804,246	1,131,932,537	1,134,863,961										
Capital Ratios															
Common equity tier 1 capital, column A	12.25	12.37	53	11.85	12.35	45	11.79	12.11	49	11.86	12.09	54	12.99	12.16	73
Common equity tier 1 capital, column B	12.35	0.29	94	11.52	0.30	93	12.06	0.29	96	12.30	0.52	94	13.03	0.44	98
Tier 1 capital, column A	13.91	13.11	68	13.45	13.08	62	13.33	12.78	68	13.43	12.85	70	14.48	12.95	76
Tier 1 capital, column B	14.02	0.34	93	13.06	0.34	93	13.63	0.34	93	13.93	0.60	94	14.53	0.51	95
Total capital, column A	16.72	14.91	80	16.50	15.23	75	16.57	14.36	82	16.61	14.45	81	17.77	14.63	87
Total capital, column B	16.04	0.37	95	15.33	0.39	93	15.87	0.38	95	16.14	0.67	94	16.77	0.57	98
Tier 1 leverage	7.21	8.98	8	7.37	9.13	6	7.96	9.76	10	8.32	9.71	11	8.82	9.53	26
Supplementary leverage ratio, advanced approaches HCs	5.73	6.71	37	6.99	8.72	15	6.20	7.41	22	6.40	7.31	33	6.77	6.58	40

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		9,374,000			9,922,000			9,916,000			8,599,000			9,229,000		-5.52	8.71
Total property and casualty assets		522,000			595,000			598,000			575,000			536,000		-12.27	-8.26
Reinsurance recoverables (P/C)								16,000			13,000			11,000			
Total life and health assets		8,852,000			9,327,000			9,318,000			8,024,000			8,693,000		-5.09	9.91
Reinsurance recoverables (L/H)								6,628,000			6,435,000			5,886,000			4,326,000
Separate account assets (L/H)																	4,377,000
Total insurance underwriting equity		1,481,000			2,129,000			2,108,000			1,841,000			1,803,000		-30.44	-23.18
Total property and casualty equity		335,000			390,000			391,000			333,000			313,000		-14.10	-9.21
Total life and health equity		1,146,000			1,739,000			1,717,000			1,508,000			1,490,000		-34.10	-26.49
Total insurance underwriting net income		-2,000			86,000			165,000			159,000			73,000			
Total property and casualty		-18,000			47,000			28,000			23,000			7,000			
Total life and health		16,000			39,000			137,000			136,000			66,000		-58.97	-96.65
Claims and claims adjusted expense reserves (P/C)		91,000			111,000			118,000			126,000			134,000		-18.02	-30.00
Unearned premiums (P/C)		44,000			51,000			58,000			56,000			54,000		-13.73	-21.43
Policyholder benefit and contractholder funds (L/H)		944,000			1,021,000			1,006,000			997,000			967,000		-7.54	4.19
Separate account liabilities (L/H)		6,628,000			6,435,000			5,886,000			4,326,000			4,377,000		3.00	91.39
Insurance activities revenue		549,000			589,000			640,000			659,000			742,000		-6.79	-42.39
Other insurance activities income		473,000			503,000			537,000			539,000			544,000		-5.96	-20.77
Insurance and reinsurance underwriting income		76,000			86,000			103,000			120,000			198,000		-11.63	-78.65
Premiums		76,000			86,000			103,000			141,000			198,000		-11.63	-78.65
Credit related insurance underwriting		0			0			0			0			0			-100.00
Other insurance underwriting		76,000			86,000			103,000			141,000			198,000		-11.63	-75.72
Insurance benefits, losses, expenses		125,000			121,000			81,000			113,000			130,000		3.31	-49.80
Net assets of insurance underwriting subsidiaries		9,296,000			9,834,000			10,033,000			8,499,000			9,159,000		-5.47	6.53
Life insurance assets		10,025,000			9,933,000			9,808,000			9,654,000			9,472,000		0.93	7.96
Analysis Ratios																	
	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0.41	0	96	0.44	0	96	0.51	0.01	94	0.45	0.01	94	0.50	0.01	94		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	5.57	53.11	36	6	53.67	35	6.03	51.47	40	6.69	56.12	34	5.81	52.23	36		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	94.43	46.89	64	94	46.33	64	93.97	48.53	59	93.31	43.88	65	94.19	47.77	63		
Separate account assets (L/H) / Total life assets	74.88	13.40	85	68.99	11.24	87	63.17	7.26	85	53.91	8.53	89	50.35	2.52	90		
Insurance activities revenue / Adjusted operating income	0.77	0.36	79	0.80	0.41	78	0.88	0.47	80	0.90	0.47	80	1.03	0.55	76		
Premium income / Insurance activities revenue	13.84	2.76	89	14.60	2.84	88	16.09	7.32	84	21.40	4.86	87	26.68	4.64	87		
Credit related premium income / Total premium income	0	32.99	34	0	38.23	29	0	34.91	29	0	44.54	25	0	43.04	25		
Other premium income / Total premium income	100	67.01	65	100	61.77	70	100	65.09	70	100	55.46	75	100	56.96	74		
Insurance underwriting net income / Consolidated net income	-0.01	0.02	1	0.78	0.03	93	0.85	0.08	92	0.88	0.08	91	-1.07	0.04	2		
Insurance net income (P/C) / Equity (P/C)	-5.37	23.22	11	12.05	15.59	68	7.16	19.86	38	6.91	15.64	56	2.24	5.74	47		
Insurance net income (L/H) / Equity (L/H)	1.40	4.49	50	2.24	3.62	61	7.98	5.13	61	9.02	1.99	61	4.43	-2.99	60		
Insurance benefits, losses, expenses / Insurance premiums	164.47	927.51	68	140.70	447.82	68	78.64	233.61	44	80.14	160.49	42	65.66	127.33	29		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	2.68	0.15	95	2.26	0.17	95	2.05	0.48	86		
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0.15	45	0	2.31	47	0	0	47		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.41	0	98	0.44	0	98	0.51	0	97	0.44	0	98	0.50	0	98		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.39	12	27	5.17	11.03	28	5.82	11.51	28	5.68	10.22	30	5.35	9.84	33		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	549,235,000			533,834,000			415,848,000			426,534,000			376,503,000				
Net assets of broker-dealer subsidiaries / Consolidated assets	23.97	0.46	97	23.62	0.75	96	21.31	1.39	93	22.25	1.79	93	20.43	1.54	93		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Foreign Activities																
Total foreign loans and leases	299,507,000	301,011,000	315,915,000	309,285,000	311,226,000											
Real estate loans.....	58,254,000	58,826,000	55,431,000	53,485,000	55,235,000											
Commercial and industrial loans	109,790,000	109,657,000	119,593,000	120,072,000	120,154,000											
Loans to depository institutions and other banks acceptances	9,680,000	11,367,000	13,526,000	16,461,000	18,980,000											
Loans to foreign governments and institutions	5,507,000	4,863,000	5,144,000	6,531,000	7,451,000											
Loans to individuals	41,892,000	46,024,000	55,075,000	50,654,000	52,459,000											
Agricultural loans.....	613,000	629,000	1,223,000	823,000	1,146,000											
Other foreign loans.....	73,728,000	69,581,000	65,828,000	61,106,000	55,536,000											
Lease financing receivables.....	43,000	64,000	95,000	153,000	265,000											
Debt securities	126,078,000	136,894,000	123,485,000	111,947,000	113,743,000											
Interest-bearing bank balances	146,302,000	141,318,000	101,815,000	116,322,000	99,979,000											
Total selected foreign assets	571,887,000	579,223,000	541,215,000	537,554,000	524,948,000											
Total foreign deposits	623,802,000	650,516,000	570,361,000	545,761,000	514,329,000											
Interest-bearing deposits	524,591,000	549,973,000	484,669,000	465,113,000	426,889,000											
Non-interest-bearing deposits.....	99,211,000	100,543,000	85,692,000	80,648,000	87,440,000											
Analysis Ratios																
Yield: Foreign loans	3.88	0.66	89	4.40	0.87	87	5.53	1.25	89	5.47	1.17	89	5.41	1.08	91	
Cost: Interest-bearing deposits.....	0.32	0.14	81	0.58	0.42	67	1.30	1.19	53	1.13	0.97	56	0.95	0.51	87	
Net Losses as a Percent of Foreign Loans by Type																
Real estate loans	0.08	0.20	20	0.08	5.18	28	0.05	27.03	14	0.05	27.29	37	0.06	67.99	25	
Commercial and industrial loans	0.29	0.79	70	0.47	0.64	66	0.19	0.29	55	0.20	1.53	38	0.24	2.12	34	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Growth Rates																
Net loans and leases.....	-0.50	6.83	50	-4.72	-2.40	53	2.14	22.48	50	-0.62	7.24	38	12.13	21.19	68	
Total selected assets.....	-1.27	9.48	46	7.02	2.04	59	0.68	12.40	50	2.40	3.24	48	9.10	21.86	61	
Deposits	-4.11	0.73	32	14.05	3.46	50	4.51	10.36	46	6.11	5	61	3.99	-0.77	45	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		14,258,000	14,593,000	17,319,000	21,386,000	21,116,000	-2.30	-36.42
1–4 family residential loans.....		4,647,000	6,187,000	8,062,000	9,532,000	12,358,000	-24.89	-68.65
Home equity lines.....		184,000	88,000	130,000	470,000	575,000	109.09	-49.31
Credit card receivables.....		0	0	0	22,000	32,000		-100.00
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		9,427,000	8,318,000	9,127,000	11,362,000	8,151,000	13.33	31.77
Retained credit exposure.....		43,000	28,000	26,000	52,000	162,000	53.57	-81.62
1–4 family residential loans.....		2,000	0	0	5,000			
Home equity lines.....		22,000	1,000	0	5,000			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		19,000	27,000	26,000	42,000		-29.63	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		28,352,000	29,522,000	31,489,000	5,979,000	4,915,000	-3.96	508.93
Credit exposure from credit enhancements provided to conduit structures		1,465,000	1,505,000	1,419,000	1,708,000	1,741,000	-2.66	-17.42
Liquidity commitments provided to conduit structures		26,887,000	28,017,000	30,070,000	4,271,000	3,174,000	-4.03	832.93
Activity as a Percent of Total Assets								
Securitization activities.....		0.62	0.65	0.89		1.12		1.15
1–4 family residential loans.....		0.20	0.27	0.41		0.50		0.67
Home equity lines.....		0.01	0	0.01		0.02		0.03
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases		0.41	0.37	0.47		0.59		0.44
Asset-backed commercial paper conduits.....		1.24	1.31	1.61		0.31		0.27
Credit exposure from credit enhancements provided to conduit structures		0.06	0.07	0.07		0.09		0.09
Liquidity commitments provided to conduit structures		1.17	1.24	1.54		0.22		0.17
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		12.78	13.13	12.24		12.13		12.89
Home equity lines		0.75	1	1.22		1.52		1.89
Credit card receivables.....		20.72	20.72	22.82		22.42		22.46
Auto loans and other consumer loans		2	2.27	2.82		2.68		2.81
Commercial and industrial loans		22.12	23.63	24.05		24.67		24.62
All other loans and leases		41.62	39.26	36.84		36.59		35.32

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0.30	0.19	0.15	0.24			
1–4 family residential loans.....	0.04	0	0	0.05			
Home equity lines.....	11.96	1.14	0	1.06			
Credit card receivables.....				0			
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....	0.20	0.32	0.28	0.37			
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....				0	0		
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.03	0.02	0.02	0.03	0.10		
Total retained credit exposure and asset sale credit exposure	1.45	1.81	1.62	1.82	1.95		
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	326,000	469,000	926,000	1,012,000	1,247,000	-30.49	-77.66
Home equity lines.....	95,000	3,000	5,000	171,000	18,000	3066.67	1483.33
Credit card receivables.....	0	0	0	0	0		-100.00
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	421,000	472,000	931,000	1,183,000	1,265,000	-10.81	-71.28
90+ Days Past Due Securitized Assets							
1–4 family residential loans	181,000	397,000	251,000	381,000	484,000	-54.41	-73.15
Home equity lines.....	29,000	10,000	3,000	37,000	6,000	190.00	480.00
Credit card receivables.....	0	0	0	0	0		-100.00
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	210,000	407,000	254,000	418,000	490,000	-48.40	-69.12
Total past due securitized assets.....	631,000	879,000	1,185,000	1,601,000	1,755,000	-28.21	-70.60
Net Losses on Securitized Assets							
1–4 family residential loans	11,000	26,000	49,000	54,000	107,000	-57.69	-90.83
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	2,000	2,000		-100.00
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	3,000		-100.00
Total net losses on securitized assets.....	11,000	26,000	49,000	56,000	112,000	-57.69	-91.54

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	7.02	7.58	11.49	10.62	10.09
Home equity lines	51.63	3.41	3.85	36.38	3.13
Credit card receivables				0	0
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	2.95	3.23	5.38	5.53	5.99
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.89	6.42	3.11	4	3.92
Home equity lines	15.76	11.36	2.31	7.87	1.04
Credit card receivables				0	0
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	1.47	2.79	1.47	1.95	2.32
Total past due securitized assets percent of securitized assets	4.43	6.02	6.84	7.49	8.31
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.24	0.42	0.61	0.57	0.87
Home equity lines	0	0	0	0	0
Credit card receivables				9.09	6.25
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0.04
Total net losses on securitized assets	0.08	0.18	0.28	0.26	0.53
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.91	1.06	1.89	1.89	2.24
Home equity lines	2.22	0.86	0.68	2.47	0.92
Credit card receivables	0.73	1.02	1.18	1.18	1.11
Commercial and industrial loans	0.79	0.23	0.40	0.25	0.26
All other loans and leases	0.39	0.58	0.57	0.23	0.28
Total managed loans past due 30–89 days	0.63	0.65	0.83	0.68	0.73
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.50	0.78	0.65	1.06	1.56
Home equity lines	0.54	0.14	0.03	0.34	0.04
Credit card receivables	0.67	1.08	1.23	1.17	1.09
Commercial and industrial loans	0.28	0.10	0.07	0.06	0.04
All other loans and leases	0.15	0.14	0.03	0.04	0.06
Total managed loans past due 90+ days	0.33	0.41	0.39	0.43	0.48
Total Past Due Managed Assets	0.96	1.06	1.22	1.11	1.21
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	0.03	0.12	0.14	0.27
Home equity lines	-0.58	-0.17	-0.03	0.09	0.30
Credit card receivables	2.48	3.85	3.72	3.60	3.42
Commercial and industrial loans	0.34	0.60	0.32	0.26	0.34
All other loans and leases	0.23	0.32	0.32	0.32	0.41
Net Losses on Managed Assets Percent of Total Managed Assets	0.68	1.08	1.07	1.02	1.05

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Operating Income								
Income from bank subsidiaries		3,000	32,000	53,000	50,000	541,000	-90.63	
Dividends		0	0	0	0	0		
Interest		3,000	9,000	51,000	51,000	214,000	-66.67	-99.61
Management and service fees		0	0	0	0	0		
Other income		0	23,000	2,000	-1,000	327,000	-100.00	
Income from nonbank subsidiaries		533,000	607,000	1,095,000	15,133,000	15,482,000	-12.19	-85.66
Dividends		258,000	105,000	291,000	14,554,000	14,999,000	145.71	-85.42
Interest		440,000	612,000	893,000	638,000	328,000	-28.10	-77.21
Management and service fees		0	0	0	0	0		
Other income		-165,000	-110,000	-89,000	-59,000	155,000		
Income from subsidiary holding companies		8,158,000	6,648,000	28,466,000	11,566,000	11,387,000	22.71	-42.20
Dividends		6,224,000	2,250,000	23,056,000	8,300,000	7,500,000	176.62	-54.90
Interest		3,315,000	3,541,000	4,147,000	4,244,000	3,430,000	-6.38	952.38
Management and service fees		0	0	0	0	0		
Other income		-1,381,000	857,000	1,263,000	-978,000	457,000		
Total income from subsidiaries		8,694,000	7,287,000	29,614,000	26,749,000	27,410,000	19.31	-47.37
Securities gains (losses)		0	0	-2,000	-166,000	3,000		
Other operating income		1,027,000	-1,000,000	-1,255,000	828,000	-558,000		-47.36
Total operating income		9,721,000	6,287,000	28,357,000	27,411,000	26,855,000	54.62	-47.37
Operating Expenses								
Personnel expenses		79,000	186,000	166,000	120,000	13,000	-57.53	33.90
Interest expense		4,663,000	5,274,000	5,623,000	5,552,000	4,829,000	-11.59	37.84
Other expenses		630,000	654,000	881,000	817,000	786,000	-3.67	-73.12
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		5,372,000	6,114,000	6,670,000	6,489,000	5,628,000	-12.14	-7.16
Income (loss) before taxes		4,349,000	173,000	21,687,000	20,922,000	21,227,000	2413.87	-65.71
Applicable income taxes (credit)		-1,006,000	-981,000	-1,703,000	714,000	8,937,000		
Extraordinary items						0		
Income before undistributed income of subsidiaries		5,355,000	1,154,000	23,390,000	20,208,000	12,290,000	364.04	-61.86
Equity in undistributed income of subsidiaries		16,597,000	9,893,000	-3,989,000	-2,163,000	-19,088,000	67.77	1805.51
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		3,683,000	3,980,000	893,000	-10,880,000	-12,690,000	-7.46	92.02
Subsidiary holding companies		12,914,000	5,913,000	-4,882,000	8,717,000	-6,398,000	118.40	
Net income (loss)		21,952,000	11,047,000	19,401,000	18,045,000	-6,798,000	98.71	47.21
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		3,941,000	4,085,000	1,184,000	3,674,000	2,309,000	-3.53	6.86
Subsidiary holding companies' net income		19,138,000	8,163,000	18,174,000	17,017,000	1,102,000	134.45	50.07

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	919,000	0.24	1,034,000	0.27	986,000	0.27	1,095,000	964,000	-11.12	-98.01	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	-100.00	
Other receivables	919,000	0.24	1,034,000	0.27	986,000	0.27	1,095,000	964,000	-11.12	-85.83	
Investment in nonbank subsidiaries	61,779,000	16.10	62,367,000	16.15	61,243,000	16.75	61,628,000	60,606,000	-0.94	-64.68	
Common and preferred stock	47,460,000	12.37	43,734,000	11.33	40,201,000	11	38,929,000	50,313,000	8.52	-41.76	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	13,332,000	3.47	17,699,000	4.58	20,094,000	5.50	21,666,000	9,089,000	-24.67	-85.44	
Other receivables	987,000	0.26	934,000	0.24	948,000	0.26	1,033,000	1,204,000	5.67	-47.16	
Investment in subsidiary holding companies	306,707,000	79.92	305,759,000	79.18	287,706,000	78.69	289,403,000	291,920,000	0.31	95.59	
Common and preferred stock	175,849,000	45.82	169,539,000	43.91	161,921,000	44.29	166,414,000	159,989,000	3.72	21.45	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	128,812,000	33.57	134,684,000	34.88	124,493,000	34.05	121,453,000	130,632,000	-4.36	973.43	
Other receivables	2,046,000	0.53	1,536,000	0.40	1,292,000	0.35	1,536,000	1,299,000	33.20	10668.42	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	0	
Securities	1,000	0	1,000	0	1,000	0	1,000	16,000	0.00	-99.39	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	3,517,000	0.92	4,516,000	1.17	3,021,000	0.83	3,019,000	11,013,000	-22.12	-83.10	
Cash and due from unrelated depository institution	0	0	0	0	0	0	1,000	0	0	0	
Premises, furnishings, fixtures and equipment	114,000	0.03	79,000	0.02	92,000	0.03	93,000	96,000	44.30	12.87	
Intangible assets	2,838,000	0.74	3,003,000	0.78	3,048,000	0.83	1,400,000	1,411,000	-5.49	119.83	
Other assets	7,879,000	2.05	9,376,000	2.43	9,516,000	2.60	8,670,000	9,920,000	-15.97	-64.71	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	383,754,000	100.00	386,135,000	100.00	365,613,000	100.00	365,310,000	375,946,000	-0.62	-9.17	
Liabilities and Capital											
Deposits	51,000	0.01	54,000	0.01	56,000	0.02	61,000	71,000	-5.56	-35.44	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	9,139,000	2.38	15,605,000	4.04	7,095,000	1.94	14,763,000	16,213,000	-41.44	-46.90	
Borrowings with maturity over 1 year	128,332,000	33.44	126,150,000	32.67	114,325,000	31.27	103,014,000	107,544,000	1.73	26.22	
Subordinated notes and debentures	25,741,000	6.71	27,078,000	7.01	25,463,000	6.96	24,486,000	26,944,000	-4.94	-3.80	
Other liabilities	2,547,000	0.66	2,639,000	0.68	2,824,000	0.77	2,952,000	2,940,000	-3.49	-24.80	
Balance due to subsidiaries and related institutions	15,972,000	4.16	15,167,000	3.93	22,608,000	6.18	23,814,000	21,494,000	5.31	-66.92	
Total liabilities	181,782,000	47.37	186,693,000	48.35	172,371,000	47.15	169,090,000	175,206,000	-2.63	-7.91	
Equity Capital	201,972,000	52.63	199,442,000	51.65	193,242,000	52.85	196,220,000	200,740,000	1.27	-10.28	
Perpetual preferred stock (income surplus)	18,864,000	4.92	19,324,000	5	17,828,000	4.88	18,292,000	19,069,000	-2.38	-1.08	
Common stock	31,000	0.01	31,000	0.01	31,000	0.01	31,000	31,000	0.00	0.00	
Common surplus	108,134,000	28.18	108,002,000	27.97	107,992,000	29.54	108,089,000	108,192,000	0.12	-0.09	
Retained earnings	184,948,000	48.19	168,272,000	43.58	165,369,000	45.23	151,348,000	138,425,000	9.91	26.26	
Accumulated other comprehensive income	-38,765,000	-10.10	-32,058,000	-8.30	-36,318,000	-9.93	-37,170,000	-34,668,000			
Other equity capital components	-71,240,000	-18.56	-64,129,000	-16.61	-61,660,000	-16.86	-44,370,000	-30,309,000			
Total liabilities and equity capital	383,754,000	100.00	386,135,000	100.00	365,613,000	100.00	365,310,000	375,946,000	-0.62	-9.17	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	9,757,000	2.54	11,647,000	3.02	11,390,000	3.12	16,024,000	16,826,000	-16.23	-77.19	
Notes payable to subsidiaries that issued TPS	1,734,000	0.45	1,730,000	0.45	1,722,000	0.47	1,711,000	1,712,000	0.23	2.36	
Loans and advances from subsidiary holding companies	5,426,000	1.41	3,046,000	0.79	10,835,000	2.96	7,159,000	4,022,000	78.14	2982.95	
Subordinated and long-term debt 1 year or less	2,547,000	0.66	1,165,000	0.30	1,175,000	0.32	1,904,000	0	118.63	-60.02	
Guaranteed loans to banks, nonbanks, and holding companies	45,237,000	11.79	38,787,000	10.04	35,394,000	9.68	21,871,000	18,016,000	16.63	573.57	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.91	11.94	46	5.70	7.29	30	9.92	9.68	54	9.09	10.40	34	-3	7.61	3
Bank net income / Average equity investment in banks		11.80			7.45			10.51			11.19				8.74
Nonbank net income / Average equity investment in nonbanks	8.60	13.12	46	9.55	9.75	61	2.99	7.89	38	8.66	7.10	64	3.42	4.73	44
Subsidiary HCs net income / Average equity investment in sub HCs	11.01	10.11	55	4.98	7.01	41	11.15	8.55	64	10.31	8.78	58	0.70	6.82	21
Bank net income / Parent net income	0	96.79	4	0	88.16	5	0	82.22	7	0	82.56	8		80.64	
Nonbank net income / Parent net income	17.95	3.40	90	36.98	3.59	94	6.10	5.93	74	20.36	3.78	89		7.76	
Subsidiary holding companies' net income / Parent net income	87.18	65.35	45	73.89	68.34	45	93.68	74	50	94.30	72.48	46		82.97	
Leverage															
Total liabilities / Equity capital	90	16.81	93	93.61	20.06	93	89.20	20.43	92	86.17	20.88	93	87.28	19.94	93
Total debt / Equity capital	80.81	11.71	96	84.65	14.41	93	76.01	14.31	92	72.50	14.69	92	75.07	13.95	93
Total debt + notes payable to subs that issued TPS / Equity capital	81.67	13.63	96	85.52	16.67	93	76.90	16.36	93	73.37	17.10	93	75.93	16.10	93
Total debt + Loans guaranteed for affiliate / Equity capital	103.21	11.77	96	104.10	14.68	95	94.33	14.56	95	83.65	15.14	93	84.05	14.35	93
Total debt / Equity capital – excess over fair value	80.81	11.81	96	84.65	14.52	93	76.01	14.51	92	72.50	14.81	92	75.07	14.10	93
Long-term debt / Equity capital	76.28	10.95	95	76.83	13.56	93	72.34	13.04	94	64.98	13.37	93	67	12.69	93
Short-term debt / Equity capital	4.52	0.57	90	7.82	0.77	92	3.67	1.02	82	7.52	1.14	89	8.08	1.07	89
Current portion of long-term debt / Equity capital	1.26	0.06	93	0.58	0.06	92	0.61	0.05	91	0.97	0.14	90	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	69.19	39.86	73	66.66	34.67	78	65	28.44	82	65.95	28.63	82	71.40	26.93	85
Double Leverage															
Equity investment in subs / Equity capital	110.56	103.22	83	106.93	102.81	75	104.60	103.22	59	104.65	103.10	59	104.76	102.10	65
Total investment in subs / Equity capital	182.90	108.40	94	185.10	110.16	93	181.09	111.07	93	179.45	112.48	94	176.09	111.30	92
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.97	0.29	84	1.25	0.47	80	0.46	0.36	57	0.51	0.35	60		0.52	
Equity investment in subs – equity cap / Net income-div (X)	1.28	1.05	69	2.45	1.82	72	0.64	1.22	37	0.70	1.22	37		2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	101.53	152.85	26	63.78	136.59	12	247.40	177.68	78	230.99	162.34	79	189.52	141.81	75
Cash from ops + noncash items + op expense / Op expense + dividend	88.56	154.48	19	97.58	147.24	19	262.10	190.27	78	240.99	174.91	81	327.45	148.20	92
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.25	98.54	42	105.03	134.08	40	100.35	116.34	33	75.34	103.19	23	64.58	92.33	26
Pretax operating income + interest expense / Interest expense	193.27	1,835.33	12	103.28	2,016.32	12	485.68	1,968.54	26	476.84	2,898.75	27	539.57	1,909.25	40
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	192.45	1,770.77	11	103.17	1,539.23	11	471.29	1,632.83	26	462.98	1,369.37	29	522.76	1,547.94	36
Dividends + interest from subsidiaries / Interest expense + dividends	103.44	174.12	25	61.09	150.43	15	255.39	210.80	72	262.36	188.90	79	306.48	172.51	84
Fees + other income from subsidiaries / Salary + other expenses	-218.05	11.92	0	91.67	13.95	95	112.32	16.52	96	-110.78	16.08	2	117.52	16.39	97
Net income / Current part of long-term debt + preferred dividends (X)	6.12	47.61	10	4.89	35.64	16	8.49	57.11	17	5.86	33.93	16		24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.20	3.44	36	0.29	3.85	35	-0.68	2.64	18	-2.10	2.61	15	0.49	3.24	37
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	22.40	0.02	96	19.45	0.05	96	18.32	0.10	96	11.15	0.24	95	8.97	0.17	96
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	22.40	0.02	96	19.45	0.05	96	18.32	0.10	96	11.15	0.25	95	8.97	0.17	95
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	30.27	1.76	95	30.32	2.66	93	28.87	5.62	88	29.40	5.50	89	28.14	5.68	89
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	10.39	0.06	96	10.12	0.08	96	8.56	0.19	96	8.61	0.21	95	8.85	0.13	96

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	97.78	66.37	79	467.42	81.10	95	23.57	57.84	19	24.94	57.26	15	30.98	68.72	21
Dividends declared / Net income.....	23.85	28.27	41	48.83	42.29	61	28.41	33.08	39	27.92	27.33	42		31.29	
Net income – dividends / Average equity.....	8.30	8.62	53	2.92	4.14	33	7.10	6.46	58	6.55	7.33	43	-4.68	5.03	3
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	155.92	7	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8
Dividends from nonbank subsidiaries	4.93	4.90	73	1.95	3.41	70	5.28	7.53	69	288.83	7.13	98	393.88	12.57	95
Dividends from subsidiary holding companies.....	118.87	5.91	92	41.71	4.85	90	418.29	21.40	95	164.72	16.86	88	196.95	18.99	90
Dividends from all subsidiaries	123.80	203.53	30	43.66	174.85	10	423.57	260.40	82	453.54	215.26	91	590.84	196.35	94
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		45.96			60.28			66.55			60.71				59
Interest income from bank subsidiaries.....		0.11			0.36			0.54			0.52				0.76
Management and service fees from bank subsidiaries		0.88			1.47			1.55			1.88				2.98
Other income from bank subsidiaries.....		0			0			0			0				0.01
Operating income from bank subsidiaries.....		51.33			62.88			69.36			63.43				62.82
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	6.55	62.63	24	2.57	56.39	36	24.58	82.95	37	396.14	51.40	93	649.59	102.35	91
Interest income from nonbank subsidiaries.....	11.16	2.44	86	14.98	7.38	83	75.42	20.25	85	17.37	18.56	71	14.21	8.11	76
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	-4.19	0.07	2	-2.69	0.16	2	-7.52	1.06	2	-1.61	0.15	4	6.71	0.81	89
Operating income from nonbank subsidiaries	13.52	87.22	20	14.86	79.84	30	92.48	150.41	44	411.89	99.33	91	670.51	165.35	88
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	32.52	38.10	45	27.56	43.51	42	126.86	61.23	88	48.77	48.56	50	680.58	59.89	95
Interest income from subsidiary holding companies.....	17.32	5.26	75	43.38	8.40	85	22.82	6.54	84	24.94	3.95	92	311.25	2.71	95
Management and service fees from subsidiary holding companies.....	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45
Other income from subsidiary holding companies.....	-7.22	-0.40	5	10.50	0.01	95	6.95	0.29	92	-5.75	0.01	3	41.47	0	95
Operating income from subsidiary holding companies.....	42.63	58.37	35	81.44	55.20	71	156.63	76.49	84	67.97	61.19	53	1,033.30	64.33	95
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11
Interest income from bank subsidiaries.....	0.03	0.23	57	0.14	0.63	60	0.18	0.80	59	0.19	0.92	64	0.80	0.94	69
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0.37	0.04	92	0.01	0.03	87	0	0.02	4	1.22	0.09	92
Operating income from bank subsidiaries	0.03	83.13	5	0.51	82.20	7	0.19	78.80	8	0.18	74.20	11	2.01	69.23	14
Dividends from nonbank subsidiaries	2.65	3.07	76	1.67	1.95	70	1.03	2.65	62	53.10	2.57	97	55.85	2.65	99
Interest income from nonbank subsidiaries.....	4.53	0.18	94	9.73	0.73	92	3.15	1.19	88	2.33	2.32	83	1.22	2.79	77
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	-1.70	0.01	0	-1.75	0.01	1	-0.31	0.04	1	-0.22	0.02	5	0.58	0.17	89
Operating income from nonbank subsidiaries	5.48	4.67	77	9.65	4.70	82	3.86	7.29	72	55.21	7.64	90	57.65	9.99	89
Dividends from subsidiary holding companies.....	64.03	2.10	93	35.79	2.53	91	81.31	4.52	94	30.28	5.15	88	27.93	5.49	87
Interest income from subsidiary holding companies.....	34.10	0.01	96	56.32	0.11	98	14.62	0.20	95	15.48	0.37	96	12.77	0.13	96
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	-14.21	0	0	13.63	0	99	4.45	0	98	-3.57	0	0	1.70	0	99
Operating income from subsidiary holding companies.....	83.92	3.91	94	105.74	4.56	99	100.38	6.08	98	42.19	6.79	89	42.40	6.46	88
Loans and advances from subsidiaries / Short term debt.....	166.13	158.10	68	94.16	135.13	61	313.25	83.37	91	157.03	87.87	83	128.59	83.68	76
Loans and advances from subsidiaries / Total debt	9.30	26.38	41	8.70	27.08	44	15.13	28.33	50	16.30	26.53	54	13.83	39.18	53